

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2009

CENTRAL REGION

STATE : UTTARAKHAND

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	1,80,672	1339,30	1081,22	82,994	1366,45	1128,87
1. Direct Finance	1,77,425	1292,36	1045,57	81,301	1172,25	984,68
2. Indirect Finance	3,247	46,94	35,66	1,693	194,19	144,19
II. INDUSTRY	9,419	1554,30	1119,26	9,492	2640,02	1736,47
1. Mining & Quarrying	35	6,50	3,20	67	47,53	40,78
2. Food Manufacturing & Processing	1,362	112,79	49,42	1,522	696,22	390,55
(a) Rice Mills, Flour & Dal Mills	283	27,36	19,07	1,015	318,44	106,68
(b) Sugar	10	59,29	11,55	35	206,00	167,72
(c) Edible Oils & Vanaspati	77	8,99	7,72	64	34,87	20,14
(d) Tea Processing	8	61	54	3	30	5
(e) Processing of Fruits & Vegetables	23	2,84	1,98	30	8,77	6,38
(f) Others	961	13,69	8,56	375	127,84	89,58
3. Beverage & Tobacco	17	1,61	65	30	10,30	7,02
4. Textiles	1,894	80,79	65,60	1,114	88,32	67,01
(a) Cotton Textiles	202	49,53	39,04	114	11,08	5,59
(b) Jute & Other Natural Fibre Textiles	47	52	35	3	62	56
(c) Handloom Textiles & Khadi	505	2,09	1,66	196	2,16	1,47
(d) Other Textiles & Textile Products	1,140	28,65	24,55	801	74,46	59,39
5. Paper, Paper Products & Printing	221	37,67	24,08	330	300,58	229,68
6. Woods and Wood Products	560	4,67	3,55	282	47,35	46,45
7. Leather & Leather Products	79	75	56	50	2,43	2,26
8. Gems and Jewellery	39	2,10	1,85	27	1,29	87
9. Rubber & Plastic Products	53	67,20	32,91	186	92,71	60,53
10. Chemicals & Chemical Products	120	156,38	124,91	724	234,29	190,04
(a) Heavy Industrial Chemicals	4	145,00	116,61	23	20,62	18,10
(b) Fertilisers	8	8	4	9	16	11
(c) Drugs & Pharmaceuticals	33	6,41	5,57	537	163,97	134,23
(d) Non-Edible Oils	1	1,50	-	1	4	-
(e) Other Chemicals & Chemical Products	74	3,39	2,68	154	49,49	37,60
11. Petroleum, Coal Products & Nuclear Fuels	7	13,62	12,73	5	12,53	8,84
12. Manufacture of Cement & Cement Products	33	1,25	1,13	45	4,92	4,58
13. Basic Metals & Metal Products	373	45,82	33,13	397	255,71	210,97
(a) Iron & Steel	11	10,91	7,78	88	150,65	129,49
(b) Non-Ferrous Metals	3	37	27	16	10,41	8,73
(c) Metal Products	359	34,53	25,07	293	94,64	72,76
14. Engineering	513	178,21	124,67	1,643	184,29	136,87
(a) Heavy Engineering	23	20,75	3,83	51	20,49	17,05
(b) Light Engineering	319	125,40	109,97	1,114	97,05	66,35
(c) Electrical Machinery & Goods	99	30,67	9,78	390	60,17	49,93
(d) Electronic Machinery & Goods	72	1,40	1,09	88	6,58	3,54
15. Vehicles, Vehicle Parts & Transport Equipments	72	34,38	23,94	92	17,64	12,13
16. Other Industries	3,525	40,32	30,18	2,233	197,56	173,02
17. Electricity, Gas & Water	8	756,28	574,60	13	342,33	66,61
(a) Electricity Generation & Transmission	6	756,20	574,54	8	339,41	64,21
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	2	8	7	5	2,92	2,40
18. Construction	508	13,98	12,18	732	104,05	88,27
(a) Other than Infrastructure	170	8,36	7,39	470	86,36	71,04
(b) Infrastructure Construction	338	5,62	4,78	262	17,69	17,23
III. TRANSPORT OPERATORS	5,475	154,40	111,13	2,248	79,13	58,67
IV. PROFESSIONAL AND OTHER SERVICES	8,712	291,71	254,66	6,459	373,01	231,50
1. Professional Services	1,541	11,97	8,91	1,092	29,03	24,82
2. Tourism, Hotel & Restaurants	1,864	77,54	59,92	933	96,84	73,21
3. Recreation services	178	1,65	1,22	69	2,72	2,13
4. IT and Telecommunications	32	1,67	1,35	51	3,31	2,71
5. Others	5,097	198,88	183,27	4,314	241,11	128,63
V. PERSONAL LOANS	1,18,028	1185,91	903,24	85,475	1606,30	1251,33
1. Housing	27,989	378,72	304,55	19,516	718,16	602,89
2. Consumer Durables	3,301	22,92	16,26	5,180	49,01	36,88
3. Vehicles	7,228	121,91	90,88	8,828	199,09	148,24
4. Education	2,804	60,63	43,23	6,460	151,37	110,39
5. Personal Credit Cards	212	1,22	98	560	3,46	2,51
6. Others	76,494	600,50	447,33	44,931	485,22	350,43
VI. TRADE	38,296	441,91	336,99	25,571	832,19	642,39
1. Wholesale Trade	1,502	33,71	21,71	939	122,86	103,66
2. Retail Trade	36,794	408,19	315,28	24,632	709,33	538,73
VII. FINANCE	1,053	7,13	4,54	47	66,49	18,45
VIII. ALL OTHERS	8,514	53,85	40,98	6,624	80,12	62,60
TOTAL BANK CREDIT	3,70,169	5028,50	3852,02	2,18,910	7043,72	5130,28

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CENTRAL REGION

STATE : UTTARAKHAND

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	4,264	92,19	77,44	–	–	–
1. Direct Finance	3,805	51,91	42,53	–	–	–
2. Indirect Finance	459	40,28	34,91	–	–	–
II. INDUSTRY	4,593	1069,40	815,02	–	–	–
1. Mining & Quarrying	25	12,67	11,19	–	–	–
2. Food Manufacturing & Processing	186	17,79	13,64	–	–	–
(a) Rice Mills, Flour & Dal Mills	22	6,70	5,33	–	–	–
(b) Sugar	1	5	5	–	–	–
(c) Edible Oils & Vanaspati	10	1,72	1,14	–	–	–
(d) Tea Processing	3	10	10	–	–	–
(e) Processing of Fruits & Vegetables	7	53	37	–	–	–
(f) Others	143	8,69	6,64	–	–	–
3. Beverage & Tobacco	14	5,18	4,77	–	–	–
4. Textiles	408	30,61	21,64	–	–	–
(a) Cotton Textiles	117	5,42	4,29	–	–	–
(b) Jute & Other Natural Fibre Textiles	111	1,87	1,41	–	–	–
(c) Handloom Textiles & Khadi	15	65	41	–	–	–
(d) Other Textiles & Textile Products	165	22,67	15,53	–	–	–
5. Paper, Paper Products & Printing	195	36,26	21,78	–	–	–
6. Woods and Wood Products	202	20,93	11,76	–	–	–
7. Leather & Leather Products	27	9,97	9,71	–	–	–
8. Gems and Jewellery	21	5,07	5,01	–	–	–
9. Rubber & Plastic Products	82	55,08	44,54	–	–	–
10. Chemicals & Chemical Products	258	135,08	113,91	–	–	–
(a) Heavy Industrial Chemicals	21	10,07	9,37	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	124	87,84	73,54	–	–	–
(d) Non-Edible Oils	3	1,55	1,34	–	–	–
(e) Other Chemicals & Chemical Products	110	35,62	29,65	–	–	–
11. Petroleum, Coal Products & Nuclear Fuels	3	90	83	–	–	–
12. Manufacture of Cement & Cement Products	60	78,96	74,77	–	–	–
13. Basic Metals & Metal Products	164	85,66	52,64	–	–	–
(a) Iron & Steel	28	49,13	22,54	–	–	–
(b) Non-Ferrous Metals	6	8,86	8,68	–	–	–
(c) Metal Products	130	27,67	21,43	–	–	–
14. Engineering	741	186,74	130,83	–	–	–
(a) Heavy Engineering	69	30,21	26,60	–	–	–
(b) Light Engineering	518	102,61	62,34	–	–	–
(c) Electrical Machinery & Goods	104	35,02	22,90	–	–	–
(d) Electronic Machinery & Goods	50	18,90	18,98	–	–	–
15. Vehicles, Vehicle Parts & Transport Equipments	57	15,21	10,04	–	–	–
16. Other Industries	1,317	233,51	202,68	–	–	–
17. Electricity, Gas & Water	13	28,98	7,67	–	–	–
(a) Electricity Generation & Transmission	5	26,68	5,57	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	8	2,30	2,10	–	–	–
18. Construction	820	110,81	77,62	–	–	–
(a) Other than Infrastructure	625	72,13	56,88	–	–	–
(b) Infrastructure Construction	195	38,68	20,74	–	–	–
III. TRANSPORT OPERATORS	1,832	57,53	46,48	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	6,402	641,04	515,54	–	–	–
1. Professional Services	734	56,03	51,23	–	–	–
2. Tourism, Hotel & Restaurants	305	48,72	40,36	–	–	–
3. Recreation services	42	22,07	12,14	–	–	–
4. IT and Telecommunications	56	7,80	4,73	–	–	–
5. Others	5,265	506,42	407,08	–	–	–
V. PERSONAL LOANS	1,01,453	2305,90	1788,40	–	–	–
1. Housing	21,306	1132,73	977,72	–	–	–
2. Consumer Durables	4,912	50,62	37,79	–	–	–
3. Vehicles	28,621	435,58	274,58	–	–	–
4. Education	6,295	166,40	127,81	–	–	–
5. Personal Credit Cards	671	8,65	4,07	–	–	–
6. Others	39,648	511,93	366,43	–	–	–
VI. TRADE	13,801	724,42	515,70	–	–	–
1. Wholesale Trade	842	178,11	70,37	–	–	–
2. Retail Trade	12,959	546,31	445,32	–	–	–
VII. FINANCE	112	11,54	6,91	–	–	–
VIII. ALL OTHERS	6,515	116,64	93,74	–	–	–
TOTAL BANK CREDIT	1,38,972	5018,66	3859,23	–	–	–