

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

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
I. AGRICULTURE	1,67,779	1054,84	856,48	74,099	1035,97	829,34
1. Direct Finance	1,63,839	1017,15	828,96	72,556	875,42	722,05
2. Indirect Finance	3,940	37,68	27,52	1,543	160,54	107,29
II. INDUSTRY	9,644	1593,64	1369,48	8,526	2274,74	1314,44
1. Mining & Quarrying	38	2,82	2,41	46	38,88	36,49
2. Food Manufacturing & Processing	1,279	78,66	49,36	1,814	644,05	347,92
(a) Rice Mills, Flour & Dal Mills	411	26,50	15,37	1,246	291,05	83,76
(b) Sugar	6	21,85	11,11	24	145,78	125,21
(c) Edible Oils & Vanaspati	35	15,46	12,55	33	31,48	21,48
(d) Tea Processing	3	57	53	4	32	6
(e) Processing of Fruits & Vegetables	26	2,30	2,01	30	19,93	8,26
(f) Others	798	11,98	7,79	477	155,49	109,16
3. Beverage & Tobacco	16	1,76	1,05	34	6,64	4,78
4. Textiles	1,640	40,42	30,56	667	40,15	32,73
(a) Cotton Textiles	164	12,56	5,42	39	2,40	91
(b) Jute & Other Natural Fibre Textiles	41	30	24	4	13	8
(c) Handloom Textiles & Khadi	356	2,38	1,84	61	79	63
(d) Other Textiles & Textile Products	1,079	25,19	23,05	563	36,84	31,11
5. Paper, Paper Products & Printing	145	15,24	13,03	371	260,84	194,27
6. Leather & Leather Products	77	69	54	30	1,46	1,34
7. Rubber & Plastic Products	51	17,53	12,99	180	56,23	45,98
8. Chemicals & Chemical Products	162	348,14	226,82	1,693	230,10	192,21
(a) Heavy Industrial Chemicals	24	332,30	214,68	28	28,10	24,02
(b) Fertilisers	1	5	5	-	-	-
(c) Drugs & Pharmaceuticals	70	11,28	9,71	1,545	163,76	142,14
(d) Non-Edible Oils	1	1,50	-	2	6,03	6,23
(e) Other Chemicals & Chemical Products	66	3,01	2,38	118	32,22	19,82
9. Petroleum, Coal Products & Nuclear Fuels	4	13	12	11	11,57	5,57
10. Manufacture of Cement & Cement Products	56	1,47	1,11	53	4,90	4,14
11. Basic Metals & Metal Products	337	11,18	9,74	331	151,43	133,88
(a) Iron & Steel	9	1,09	63	88	94,45	84,04
(b) Non-Ferrous Metals	2	30	30	17	2,56	1,78
(c) Metal Products	326	9,79	8,81	226	54,42	48,06
12. Engineering	575	121,59	70,50	797	181,32	96,73
(a) Heavy Engineering	31	83,13	41,37	70	15,38	11,98
(b) Light Engineering	276	5,60	4,33	334	68,00	46,11
(c) Electrical Machinery & Goods	145	31,32	23,59	240	90,50	33,77
(d) Electronic Machinery & Goods	123	1,54	1,21	153	7,44	4,87
13. Vehicles, Vehicle Parts & Transport Equipments	103	24,25	19,11	147	16,27	8,23
14. Other Industries	4,790	53,73	43,14	1,819	124,94	108,11
15. Electricity, Gas & Water	9	820,09	838,99	15	313,23	33,49
(a) Electricity Generation & Transmission	6	819,01	838,94	5	309,00	29,73
(b) Non-Conventional Energy	-	-	-	1	3	3
(c) Gas, Steam & Water Supply	3	1,08	6	9	4,20	3,74
16. Construction	362	55,91	50,01	518	192,70	68,56
III. TRANSPORT OPERATORS	4,581	108,92	76,89	1,616	46,49	33,51
IV. PROFESSIONAL AND OTHER SERVICES	8,512	245,78	208,98	7,656	367,40	299,23
V. PERSONAL LOANS	1,19,382	1062,10	825,39	79,029	1310,64	1037,71
1. Loans for Purchase of Consumer Durables	2,572	20,71	15,48	3,708	27,34	20,24
2. Loans for Housing	26,352	328,54	275,85	16,672	559,81	476,12
3. Rest of the Personal Loans	90,458	712,85	534,06	58,649	723,48	541,35
VI. TRADE	37,571	393,46	299,90	23,972	662,68	523,57
1. Wholesale Trade	992	30,25	19,87	1,015	78,57	63,33
2. Retail Trade	36,579	363,21	280,04	22,957	584,11	460,24
VII. FINANCE	280	3,99	3,10	90	40,62	2,56
VIII. ALL OTHERS	11,211	79,70	64,72	8,659	126,57	102,68
TOTAL BANK CREDIT	3,58,960	4542,43	3704,94	2,03,647	5865,10	4143,03

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MARCH 2008**

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
I. AGRICULTURE	3,996	68,05	56,98	–	–	–
1. Direct Finance	3,504	39,30	31,11	–	–	–
2. Indirect Finance	492	28,75	25,87	–	–	–
II. INDUSTRY	4,451	1398,82	1009,63	–	–	–
1. Mining & Quarrying	16	4,38	3,63	–	–	–
2. Food Manufacturing & Processing	249	70,92	60,34	–	–	–
(a) Rice Mills, Flour & Dal Mills	39	14,90	12,36	–	–	–
(b) Sugar	5	44,46	38,04	–	–	–
(c) Edible Oils & Vanaspati	6	1,12	99	–	–	–
(d) Tea Processing	2	10	7	–	–	–
(e) Processing of Fruits & Vegetables	10	2,12	1,80	–	–	–
(f) Others	187	8,23	7,08	–	–	–
3. Beverage & Tobacco	12	4,73	4,52	–	–	–
4. Textiles	1,415	41,86	39,95	–	–	–
(a) Cotton Textiles	862	19,32	14,70	–	–	–
(b) Jute & Other Natural Fibre Textiles	394	6,58	14,65	–	–	–
(c) Handloom Textiles & Khadi	26	71	49	–	–	–
(d) Other Textiles & Textile Products	133	15,25	10,11	–	–	–
5. Paper, Paper Products & Printing	151	42,72	28,26	–	–	–
6. Leather & Leather Products	23	2,84	2,73	–	–	–
7. Rubber & Plastic Products	87	61,04	50,51	–	–	–
8. Chemicals & Chemical Products	175	147,39	124,59	–	–	–
(a) Heavy Industrial Chemicals	31	11,59	10,57	–	–	–
(b) Fertilisers	1	2,00	–	–	–	–
(c) Drugs & Pharmaceuticals	62	49,34	42,27	–	–	–
(d) Non-Edible Oils	6	2,80	1,53	–	–	–
(e) Other Chemicals & Chemical Products	75	81,67	70,22	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	2	73	3	–	–	–
10. Manufacture of Cement & Cement Products	16	6,88	6,87	–	–	–
11. Basic Metals & Metal Products	127	63,02	55,14	–	–	–
(a) Iron & Steel	31	45,45	39,20	–	–	–
(b) Non-Ferrous Metals	7	9,01	8,79	–	–	–
(c) Metal Products	89	8,56	7,15	–	–	–
12. Engineering	284	646,08	435,63	–	–	–
(a) Heavy Engineering	17	12,41	6,93	–	–	–
(b) Light Engineering	105	106,44	103,09	–	–	–
(c) Electrical Machinery & Goods	129	514,12	313,76	–	–	–
(d) Electronic Machinery & Goods	33	13,11	11,86	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	51	9,74	7,74	–	–	–
14. Other Industries	1,211	119,29	82,00	–	–	–
15. Electricity, Gas & Water	11	12,42	4,40	–	–	–
(a) Electricity Generation & Transmission	6	10,36	2,66	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	5	2,06	1,75	–	–	–
16. Construction	621	164,79	103,29	–	–	–
III. TRANSPORT OPERATORS	1,414	40,28	32,42	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	6,703	451,91	381,66	–	–	–
V. PERSONAL LOANS	87,014	1933,66	1554,31	–	–	–
1. Loans for Purchase of Consumer Durables	3,883	32,54	21,90	–	–	–
2. Loans for Housing	18,946	975,35	861,48	–	–	–
3. Rest of the Personal Loans	64,185	925,77	670,92	–	–	–
VI. TRADE	13,744	652,59	503,69	–	–	–
1. Wholesale Trade	588	150,64	107,27	–	–	–
2. Retail Trade	13,156	501,95	396,42	–	–	–
VII. FINANCE	64	17,92	12,46	–	–	–
VIII. ALL OTHERS	8,792	215,16	185,64	–	–	–
TOTAL BANK CREDIT	1,26,178	4778,39	3736,79	–	–	–