

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1998 (Part 21 of 32)**

CENTRAL REGION			STATE :UTTAR PRADESH						(Amount in Rupees Lakh)		
OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS				
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing		
	1	2	3	4	5	6	7	8	9		
I. AGRICULTURE	4,99,098	1644,64	1028,16	11,40,035	2148,51	1777,20	-	-	-		
1. Direct Finance	4,93,812	1349,78	960,89	11,28,493	1902,85	1576,08	-	-	-		
2. Indirect Finance	5,286	294,86	67,27	11,542	245,66	201,11	-	-	-		
II. INDUSTRY	88,835	2562,40	2095,14	2,62,469	5902,43	5154,68	192	343,07	259,95		
1. Mining & Quarrying	603	40,31	32,66	564	298,13	289,52	-	-	-		
2. Food Manufacturing & Processing	4,851	802,07	582,12	13,272	1183,36	991,61	8	7,70	7,09		
(a) Rice Mills, Flour & Dal Mills	1,846	107,95	67,66	3,963	195,65	154,93	2	1,09	80		
(b) Sugar	117	563,55	412,78	448	766,69	650,14	1	2,00	2,09		
(c) Edible Oils & Vanaspati	612	21,17	17,58	2,567	104,55	85,16	1	99	99		
(d) Tea Processing	6	26	17	34	2,36	2,26	-	-	-		
(e) Processing of Fruits & Vegetables	40	2,22	3,34	134	10,99	8,27	4	3,62	3,20		
(f) Others	2,230	106,91	80,59	6,126	103,12	90,86	-	-	-		
3. Beverage & Tobacco	173	5,91	2,75	338	123,84	86,42	1	75	-		
4. Textiles	2,841	374,72	321,86	7,999	821,73	732,18	22	26,15	26,49		
(a) Cotton Textiles	745	35,08	31,10	1,367	202,45	210,25	5	5,60	6,18		
(b) Jute Textiles	15	42	33	84	6,47	3,25	-	-	-		
(c) Handloom Textiles & Khadi	387	14,44	13,88	1,084	50,28	47,64	2	60	17		
(d) Other Textiles	1,694	324,77	276,56	5,464	562,53	471,05	15	19,95	20,13		
5. Paper, Paper Products & Printing	1,078	113,36	107,63	2,959	257,27	241,46	4	35	34		
6. Leather & Leather Products	709	50,91	47,95	1,733	215,03	179,35	8	5,74	1,94		
7. Rubber & Rubber Products	193	20,68	14,39	771	130,12	116,11	15	14,30	12,69		
8. Chemicals & Chemical Products	1,675	193,09	151,02	3,801	400,65	351,76	36	75,58	54,75		
(a) Heavy Industrial Chemicals	323	12,27	9,85	235	65,25	52,03	12	29,62	25,07		
(b) Fertilisers	104	69,11	47,37	99	55,09	45,78	4	1,05	94		
(c) Drugs & Pharmaceuticals	330	45,72	41,66	630	73,75	74,45	5	18,80	3,67		
(d) Non-Edible Oils	90	3,80	1,80	206	15,84	12,27	-	-	-		
(e) Other Chemicals & Chemical Products	828	62,20	50,34	2,631	190,71	167,23	15	26,11	25,08		
9. Petroleum, Coal Products & Nuclear Fuels	226	16,64	13,55	213	18,25	11,92	-	-	-		
10. Manufacture of Cement & Cement Products	192	17,38	15,75	438	31,58	44,45	1	2,61	2,75		
11. Basic Metals & Metal Products	2,411	228,22	204,05	5,981	631,91	541,85	16	46,77	30,74		
(a) Iron & Steel	561	95,38	80,56	1,310	329,89	285,05	5	8,49	7,20		
(b) Non-Ferrous Metals	135	22,67	13,48	310	26,19	15,18	8	37,77	23,27		
(c) Other Metal Products	1,715	110,17	110,00	4,361	275,83	241,62	3	50	26		
12. Engineering	2,101	321,22	290,73	4,716	867,00	734,45	45	102,53	74,96		
(a) Heavy Engineering	685	79,24	66,34	615	333,69	317,66	3	3,24	1,66		
(b) Light Engineering	738	43,77	35,48	1,942	75,94	67,25	11	9,64	4,58		
(c) Electrical Machinery & Goods	455	59,84	50,90	1,434	249,65	186,34	7	12,29	12,18		
(d) Electronic Machinery & Goods	223	138,38	138,00	725	207,72	163,19	24	77,36	56,54		
13. Vehicles, Vehicle Parts & Transport Equipments	463	31,83	18,67	1,477	102,10	80,89	24	47,22	36,69		
14. Other Industries	67,934	273,44	231,79	2,17,253	708,63	647,53	11	12,06	11,05		
15. Electricity, Gas & Water	3,248	61,57	50,47	201	34,55	32,50	1	1,30	47		
(a) Electricity Generation & Transmission	3,233	61,40	50,30	137	31,40	29,72	1	1,30	47		
(b) Non-Conventional Energy	14	16	16	18	79	69	-	-	-		
(c) Gas, Steam & Water Supply	1	1	1	46	2,36	2,09	-	-	-		
16. Construction	137	11,04	9,75	753	78,27	72,69	-	-	-		
III. TRANSPORT OPERATORS	23,566	144,58	95,31	69,970	313,60	252,58	1	4	4		
IV. PROFESSIONAL AND OTHER SERVICES	7,187	68,09	50,68	88,877	275,05	232,37	13	2,08	1,30		
V. PERSONAL LOANS	2,93,819	892,35	742,75	4,33,851	1579,27	1367,64	1,291	17,45	11,05		

1.	Loans for Purchase of Consumer Durables	20,113	40,88	35,26	19,724	44,11	38,14	-	-	-
2.	Loans for Housing	19,436	206,54	147,95	48,369	502,42	440,20	11	9	7
3.	Rest of the Personal Loans	2,54,270	644,93	559,54	3,65,758	1032,74	889,30	1,280	17,36	10,99
VI.	TRADE	1,99,711	772,13	615,41	5,87,090	2045,50	1736,41	23	12,38	10,70
1.	Wholesale Trade	14,550	298,88	254,15	33,746	667,52	565,93	20	4,50	4,34
2.	Retail Trade	1,85,161	473,24	361,26	5,53,344	1377,98	1170,48	3	7,88	6,36
VII	FINANCE	207	17,60	12,23	604	114,64	92,71	6	8,23	7,54
VII	ALL OTHERS	42,095	971,68	750,81	2,23,390	893,16	783,18	14	49,44	37,72
I.	TOTAL BANK CREDIT	11,54,518	7073,47	5390,48	28,06,286	13272,17	11396,77	1,540	432,68	328,30
	OF WHICH: 1. Artisans & Village Industries	26,160	48,56	41,26	99,245	159,99	140,67	-	-	-
	2. Other Small Scale Industries	44,091	718,47	594,61	1,06,241	1671,68	1415,54	21	12,53	6,32

(c) Gas, Steam & Water Supply	7	5	5	1	1	-	55	2,43	2,14
16. Construction	109	1,55	1,49	75	2,71	2,44	1,074	93,57	86,37
III. TRANSPORT OPERATORS	74,492	150,87	116,59	3,132	11,89	8,77	1,71,161	620,99	473,28
IV. PROFESSIONAL AND OTHER SERVICES	1,34,923	111,70	96,73	3,936	14,14	12,04	2,34,936	471,06	393,12
V. PERSONAL LOANS	1,43,060	253,41	218,98	21,725	63,51	55,51	8,93,746	2805,99	2395,93
1. Loans for Purchase of Consumer Durables	9,219	12,48	9,69	593	1,01	81	49,649	98,48	83,90
2. Loans for Housing	13,436	82,58	74,05	1,576	15,50	13,42	82,828	807,14	675,69
3. Rest of the Personal Loans	1,20,405	158,34	135,25	19,556	47,01	41,27	7,61,269	1900,37	1636,35
VI. TRADE	4,92,296	434,97	365,82	16,202	103,38	86,83	12,95,322	3368,35	2815,16
1. Wholesale Trade	11,584	15,68	12,33	1,694	46,26	38,44	61,594	1032,84	875,19
2. Retail Trade	4,80,712	419,30	353,49	14,508	57,12	48,39	12,33,728	2335,51	1939,97
VII FINANCE	18	1,01	90	82	59,00	53,81	917	200,49	167,18
VII ALL OTHERS	61,799	59,71	53,19	24,533	62,15	55,23	3,51,831	2036,14	1680,12
I.									
TOTAL BANK CREDIT	23,89,591	2392,24	1999,73	89,786	614,67	521,17	64,41,721	23785,22	19636,45
OF WHICH: 1. Artisans & Village Industries	1,78,593	152,42	133,77	3,111	3,15	2,69	3,07,109	364,13	318,40
2. Other Small Scale Industries	46,387	54,19	46,99	3,466	102,71	82,70	2,00,206	2559,58	2146,16