

Table No. 5.7 - State and Population 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	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	21,44,191	3156,17	2455,60	6,18,962	1298,40	926,63
1. Direct Finance	21,12,514	2868,02	2284,94	6,11,225	1129,22	867,70
2. Indirect Finance	31,677	288,15	170,66	7,737	169,18	58,92
II. INDUSTRY	3,42,485	1757,41	1482,49	1,23,149	2352,12	1998,72
1. Mining & Quarrying	414	246,68	243,98	433	40,56	37,25
2. Food Manufacturing & Processing	10,825	348,78	265,01	5,717	880,27	693,03
(a) Rice Mills, Flour & Dal Mills	3,655	77,14	51,32	1,868	139,00	104,22
(b) Sugar	133	216,44	167,18	230	646,95	513,40
(c) Edible Oils & Vanaspati	2,095	22,20	19,75	885	23,24	19,42
(d) Tea Processing	5	3	2	10	59	21
(e) Processing of Fruits & Vegetables	42	3,17	68	53	9,04	8,93
(f) Others	4,895	29,81	26,05	2,671	61,46	46,85
3. Beverage & Tobacco	75	6,79	5,15	295	14,98	12,15
4. Textiles	2,498	118,14	102,76	3,688	365,43	308,59
(a) Cotton Textiles	306	29,01	27,25	883	72,66	73,60
(b) Jute Textiles	27	18	15	42	1,58	1,21
(c) Handloom Textiles & Khadi	337	4,91	4,08	675	23,41	22,89
(d) Other Textiles	1,828	84,05	71,28	2,088	267,77	210,88
5. Paper, Paper Products & Printing	435	40,39	38,73	968	111,42	112,72
6. Leather & Leather Products	380	27,29	23,24	200	7,65	7,47
7. Rubber & Rubber Products	109	11,29	8,11	164	45,19	41,15
8. Chemicals & Chemical Products	842	101,95	78,05	1,578	160,87	141,77
(a) Heavy Industrial Chemicals	35	25,58	21,01	324	32,57	23,96
(b) Fertilisers	25	31,03	22,99	65	4,65	2,88
(c) Drugs & Pharmaceuticals	113	15,92	13,33	180	64,08	68,08
(d) Non-Edible Oils	129	1,80	1,80	125	6,02	3,98
(e) Other Chemicals & Chemical Products	540	27,61	18,92	884	53,55	42,86
9. Petroleum, Coal Products & Nuclear Fuels	114	1,83	2,09	92	4,46	3,39
10. Manufacture of Cement & Cement Products	249	5,08	3,31	184	14,91	27,02
11. Basic Metals & Metal Products	1,026	133,12	94,26	1,332	156,55	155,50
(a) Iron & Steel	240	35,15	26,46	377	82,33	86,17
(b) Non-Ferrous Metals	44	48,31	25,26	64	13,71	7,73
(c) Other Metal Products	742	49,66	42,54	891	60,51	61,59
12. Engineering	1,198	207,19	164,97	1,554	249,93	213,31
(a) Heavy Engineering	343	66,39	58,69	215	37,14	26,55
(b) Light Engineering	441	13,56	10,15	764	29,37	23,76
(c) Electrical Machinery & Goods	242	44,91	34,42	361	78,42	60,82
(d) Electronic Machinery & Goods	172	82,33	61,70	214	105,01	102,17
13. Vehicles, Vehicle Parts & Transport Equipments	749	35,44	26,15	483	35,84	27,07
14. Other Industries	3,23,241	466,24	420,35	1,04,779	236,51	200,35
15. Electricity, Gas & Water	153	2,19	1,73	1,269	18,67	11,61
(a) Electricity Generation & Transmission	126	1,72	1,39	1,253	18,35	11,37
(b) Non-Conventional Energy	15	14	14	10	15	15
(c) Gas, Steam & Water Supply	12	33	20	6	17	8
16. Construction	177	5,01	4,61	413	8,87	6,36
III. TRANSPORT OPERATORS	1,05,625	267,02	197,51	37,751	142,26	106,71
IV. PROFESSIONAL AND OTHER SERVICES	1,45,289	151,84	129,79	47,066	86,62	72,63
V. PERSONAL LOANS	2,88,197	593,15	513,40	2,13,393	630,63	536,27
1. Loans for Purchase of Consumer Durables	14,929	24,48	20,05	12,025	21,03	18,32
2. Loans for Housing	17,605	103,76	91,35	18,175	132,38	106,08
3. Rest of the Personal Loans	2,55,663	464,91	402,01	1,83,193	477,22	411,88
VI. TRADE	7,49,201	995,15	824,23	2,99,428	853,15	704,62
1. Wholesale Trade	30,421	115,11	92,68	13,326	270,02	229,87
2. Retail Trade	7,18,780	880,04	731,55	2,86,102	583,13	474,76
VII. FINANCE	135	3,02	2,16	188	23,06	18,71
VIII. ALL OTHERS	1,13,482	369,59	290,49	82,127	314,40	224,99

TOTAL BANK CREDIT	38,88,605	7293,36	5895,66	14,22,064	5700,62	4589,28
OF WHICH: 1. Artisans & Village Industries	2,19,402	223,59	193,93	57,568	71,41	63,82
2. Other Small Scale Industries	84,850	373,97	303,84	45,711	605,50	482,55

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	1,27,708	429,71	338,46	8,933	79,38	46,40
1. Direct Finance	1,24,504	353,24	287,36	8,156	39,26	32,28
2. Indirect Finance	3,204	76,48	51,11	777	40,11	14,13
II. INDUSTRY	1,04,812	3802,18	3204,51	23,568	1406,83	1258,86
1. Mining & Quarrying	370	21,73	15,85	285	31,86	27,14
2. Food Manufacturing & Processing	3,605	647,22	516,51	1,000	191,45	163,78
(a) Rice Mills, Flour & Dal Mills	1,008	112,42	80,45	239	25,31	20,91
(b) Sugar	223	346,68	274,48	20	127,48	115,21
(c) Edible Oils & Vanaspati	455	70,72	58,41	60	13,33	8,42
(d) Tea Processing	20	45	53	7	1,56	1,68
(e) Processing of Fruits & Vegetables	76	2,38	1,91	23	2,88	3,75
(f) Others	1,823	114,57	100,73	651	20,89	13,82
3. Beverage & Tobacco	146	104,02	69,01	29	5,12	3,14
4. Textiles	4,530	521,31	436,95	982	264,47	270,72
(a) Cotton Textiles	885	85,43	82,05	223	74,74	77,70
(b) Jute Textiles	26	1,00	86	12	4,20	1,43
(c) Handloom Textiles & Khadi	497	34,61	33,12	54	3,09	2,34
(d) Other Textiles	3,122	400,29	320,92	693	182,44	189,25
5. Paper, Paper Products & Printing	2,350	193,80	173,38	490	34,82	32,22
6. Leather & Leather Products	1,380	104,20	78,12	605	147,78	125,59
7. Rubber & Rubber Products	630	103,22	89,96	141	7,85	6,40
8. Chemicals & Chemical Products	2,399	306,02	255,10	1,041	143,18	122,92
(a) Heavy Industrial Chemicals	167	66,26	59,63	54	7,94	7,40
(b) Fertilisers	91	32,83	26,31	32	57,12	42,22
(c) Drugs & Pharmaceuticals	437	37,79	19,92	278	21,89	19,49
(d) Non-Edible Oils	98	14,14	10,40	14	1,27	1,23
(e) Other Chemicals & Chemical Products	1,606	154,99	138,82	663	54,96	52,57
9. Petroleum, Coal Products & Nuclear Fuels	217	25,60	17,73	41	3,36	2,64
10. Manufacture of Cement & Cement Products	208	12,13	11,95	43	21,76	23,01
11. Basic Metals & Metal Products	6,247	503,52	418,91	614	143,66	134,00
(a) Iron & Steel	1,142	234,16	188,31	227	103,99	90,29
(b) Non-Ferrous Metals	353	25,37	19,43	9	48	77
(c) Other Metal Products	4,752	243,99	211,17	378	39,19	42,95
12. Engineering	3,841	682,36	616,98	744	186,76	138,94
(a) Heavy Engineering	792	311,91	308,48	105	19,72	10,67
(b) Light Engineering	1,381	79,20	67,02	235	12,71	11,24
(c) Electrical Machinery & Goods	1,142	140,37	126,78	277	65,36	34,02
(d) Electronic Machinery & Goods	526	150,87	114,71	127	88,98	83,01
13. Vehicles, Vehicle Parts & Transport Equipments	878	72,54	49,32	311	49,93	44,23
14. Other Industries	75,705	410,38	363,44	17,011	112,53	109,72
15. Electricity, Gas & Water	2,002	52,49	45,21	51	24,25	25,09
(a) Electricity Generation & Transmission	1,968	50,53	43,74	41	23,62	24,15
(b) Non-Conventional Energy	6	55	44	1	11	11
(c) Gas, Steam & Water Supply	28	1,41	1,03	9	51	83
16. Construction	304	41,62	46,09	180	38,06	29,32
III. TRANSPORT OPERATORS	23,107	146,42	116,47	4,678	65,30	52,59
IV. PROFESSIONAL AND OTHER SERVICES	33,868	164,13	134,15	8,713	68,47	56,54
V. PERSONAL LOANS	2,73,773	1065,67	914,00	1,18,383	516,54	432,27
1. Loans for Purchase of Consumer Durables	16,426	37,84	32,81	6,269	15,13	12,73
2. Loans for Housing	33,044	357,02	304,45	14,004	213,98	173,82
3. Rest of the Personal Loans	2,24,303	670,82	576,74	98,110	287,42	245,72
VI. TRADE	1,97,424	1054,18	882,25	49,269	465,87	404,05
1. Wholesale Trade	12,366	372,10	306,47	5,481	275,61	246,17
2. Retail Trade	1,85,058	682,08	575,77	43,788	190,26	157,89
VII. FINANCE	393	71,86	59,41	201	102,55	86,89
VIII. ALL OTHERS	1,10,786	586,15	495,76	45,436	766,01	668,88
TOTAL BANK CREDIT	8,71,871	7320,31	6145,01	2,59,181	3470,94	3006,48
OF WHICH: 1. Artisans & Village Industries	26,671	57,55	49,67	3,468	11,58	10,97
2. Other Small Scale Industries	54,969	1301,45	1125,63	14,676	278,65	234,15