

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1999 (Part 21 of 32)**

CENTRAL REGION (contd.)

STATE : UTTAR PRADESH

(Amount in Rupees Lakh)						
OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	5,25,508	1689,40	1282,10	10,10,926	2348,71	1932,65
1. Direct Finance	5,21,650	1528,44	1201,03	10,02,580	2100,95	1726,83
2. Indirect Finance	3,858	160,97	81,07	8,346	247,76	205,83
II. INDUSTRY	1,23,066	2817,40	2259,42	2,91,909	6556,23	5338,42
1. Mining & Quarrying	86	233,45	26,10	229	71,52	61,38
2. Food Manufacturing & Processing	2,371	589,33	557,17	6,388	1403,93	1125,93
(a) Rice Mills, Flour & Dal Mills	1,363	105,04	77,14	3,087	252,79	178,05
(b) Sugar	97	350,28	341,51	269	893,08	731,08
(c) Edible Oils & Vanaspati	300	44,66	32,47	944	91,76	68,90
(d) Tea Processing	4	37	31	17	15,90	10,12
(e) Processing of Fruits & Vegetables	7	52	47	59	9,57	8,66
(f) Others	600	88,45	105,27	2,012	140,82	129,12
3. Beverage & Tobacco	46	6,45	7,09	142	112,16	84,46
4. Textiles	2,427	444,61	369,17	8,475	891,07	777,05
(a) Cotton Textiles	396	52,29	46,39	1,081	222,01	215,73
(b) Jute Textiles	4	32	7	34	9,74	3,66
(c) Handloom Textiles & Khadi	398	8,52	7,25	1,045	52,93	46,61
(d) Other Textiles	1,629	383,47	315,46	6,315	606,39	511,06
5. Paper, Paper Products & Printing	630	151,93	130,62	2,242	301,95	261,70
6. Leather & Leather Products	477	61,73	54,22	1,614	257,81	193,91
7. Rubber & Rubber Products	162	26,82	25,34	756	125,55	115,37
8. Chemicals & Chemical Products	841	202,35	162,50	3,128	537,01	477,29
(a) Heavy Industrial Chemicals	45	5,23	4,45	142	82,78	67,95
(b) Fertilisers	35	58,16	44,99	84	64,36	65,38
(c) Drugs & Pharmaceuticals	237	42,84	38,30	660	116,49	106,27
(d) Non-Edible Oils	11	2,79	1,14	46	9,53	7,49
(e) Other Chemicals & Chemical Products	513	93,33	73,62	2,196	263,85	230,19
9. Petroleum, Coal Products & Nuclear Fuels	46	21,59	20,86	101	14,49	10,57
10. Manufacture of Cement & Cement Products	254	15,24	13,03	341	37,41	36,50
11. Basic Metals & Metal Products	1,171	263,19	212,04	4,281	749,46	571,87
(a) Iron & Steel	232	107,37	94,61	837	372,00	302,67
(b) Non-Ferrous Metals	117	29,69	21,39	298	60,83	46,79
(c) Other Metal Products	822	126,14	96,04	3,146	316,63	222,41
12. Engineering	1,242	302,02	267,45	3,479	739,07	539,51
(a) Heavy Engineering	122	43,71	34,96	225	118,36	91,15
(b) Light Engineering	454	41,14	36,31	1,538	81,43	65,48
(c) Electrical Machinery & Goods	572	80,95	72,24	1,459	334,96	225,20
(d) Electronic Machinery &	94	136,21	123,94	257	204,32	157,67

	Goods						
13.	Vehicles, Vehicle Parts & Transport Equipments	520	97,84	78,20	1,272	100,37	85,45
14.	Other Industries	1,12,176	377,65	316,76	2,54,079	1069,41	866,02
15.	Electricity, Gas & Water	172	19,90	16,72	104	75,04	68,01
	(a) Electricity Generation & Transmission	164	16,58	14,81	65	71,00	64,19
	(b) Non-Conventional Energy	-	-	-	7	87	89
	(c) Gas, Steam & Water Supply	8	3,32	1,91	32	3,17	2,93
16.	Construction	445	3,30	2,15	5,278	69,99	63,39
III.	TRANSPORT OPERATORS	8,962	101,67	71,57	41,839	304,74	233,04
IV.	PROFESSIONAL AND OTHER SERVICES	11,418	65,39	48,39	87,559	388,85	326,57
V.	PERSONAL LOANS	2,79,605	949,94	809,24	4,37,886	1826,22	1538,49
1.	Loans for Purchase of Consumer Durables	17,145	50,83	40,46	25,425	76,60	63,17
2.	Loans for Housing	21,969	282,08	248,07	56,890	638,78	542,02
3.	Rest of the Personal Loans	2,40,491	617,03	520,71	3,55,571	1110,84	933,31
VI.	TRADE	1,87,699	922,23	763,50	5,01,788	2220,06	1805,56
1.	Wholesale Trade	9,149	310,25	242,69	27,710	641,83	488,55
2.	Retail Trade	1,78,550	611,99	520,81	4,74,078	1578,23	1317,00
VII.	FINANCE	1,027	47,29	42,00	2,120	109,60	92,71
VIII.	ALL OTHERS	1,02,177	719,82	627,39	2,41,937	1887,61	1627,57
TOTAL BANK CREDIT		12,39,462	7313,13	5903,62	26,15,964	15642,03	12895,00
<i>OF WHICH:</i> 1. Artisans & Village Industries		44,600	78,01	64,58	1,11,593	262,67	222,27
2. Other Small Scale Industries		57,888	790,38	624,19	1,40,424	1962,02	1578,80

OCCUPATION		FOREIGN BANKS			REGIONAL RURAL BANKS		
		No. of	Credit	Amount	No. of	Credit	Amount
		Accounts	Limit	Out-standing	Accounts	Limit	Out-standing
		7	8	9	10	11	12
I.	AGRICULTURE	1	90	2	11,91,203	1334,32	1069,32
1.	Direct Finance	-	-	-	11,66,708	1308,18	1046,52
2.	Indirect Finance	1	90	2	24,495	26,14	22,80
II.	INDUSTRY	174	404,43	224,78	2,11,371	249,81	208,77
1.	Mining & Quarrying	-	-	-	13	86	94
2.	Food Manufacturing & Processing	7	3,91	3,46	1,260	15,82	12,89
	(a) Rice Mills, Flour & Dal Mills	-	-	-	667	10,64	8,49
	(b) Sugar	-	-	-	4	16	12
	(c) Edible Oils & Vanaspati	1	89	89	228	2,04	1,75
	(d) Tea Processing	-	-	-	1	4	1
	(e) Processing of Fruits & Vegetables	4	2,81	2,36	1	5	3
	(f) Others	2	21	21	359	2,89	2,50
3.	Beverage & Tobacco	1	2,00	1,92	6	20	14
4.	Textiles	18	37,15	24,96	387	2,35	2,06
	(a) Cotton Textiles	4	4,27	3,70	40	20	17
	(b) Jute Textiles	-	-	-	-	-	-
	(c) Handloom Textiles & Khadi	-	-	-	46	33	30
	(d) Other Textiles	14	32,88	21,26	301	1,82	1,59
5.	Paper, Paper Products & Printing	3	20	20	52	39	29
6.	Leather & Leather Products	7	5,51	2,77	43	61	67
7.	Rubber & Rubber Products	15	22,30	19,19	22	13	11
8.	Chemicals & Chemical Products	34	91,49	35,76	167	1,89	1,57

(a) Heavy Industrial Chemicals	6	49,50	17,90	-	-	-
(b) Fertilisers	5	2,84	2,47	-	-	-
(c) Drugs & Pharmaceuticals	5	22,49	3,70	20	28	28
(d) Non-Edible Oils	-	-	-	1	7	2
(e) Other Chemicals & Chemical Products	18	16,66	11,69	146	1,54	1,28
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	2	6	5
10. Manufacture of Cement & Cement Products	1	2,61	2,52	44	69	69
11. Basic Metals & Metal Products	15	33,83	30,30	487	2,54	2,06
(a) Iron & Steel	7	10,48	6,57	-	-	-
(b) Non-Ferrous Metals	5	22,28	22,27	3	12	4
(c) Other Metal Products	3	1,08	1,46	484	2,42	2,02
12. Engineering	35	113,12	52,54	376	3,91	3,39
(a) Heavy Engineering	1	24	25	22	57	50
(b) Light Engineering	11	30,39	10,32	251	2,61	2,31
(c) Electrical Machinery & Goods	3	1,63	1,62	102	69	57
(d) Electronic Machinery & Goods	20	80,85	40,34	1	4	1
13. Vehicles, Vehicle Parts & Transport Equipments	20	53,85	39,33	394	4,80	3,62
14. Other Industries	17	16,74	11,62	2,08,000	214,01	178,80
15. Electricity, Gas & Water	1	21,70	23	2	7	4
(a) Electricity Generation & Transmission	1	21,70	23	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	2	7	4
16. Construction	-	-	-	116	1,49	1,45
III. TRANSPORT OPERATORS	-	-	-	78,657	171,19	126,94
IV. PROFESSIONAL AND OTHER SERVICES	6	12,51	12,53	1,21,952	121,33	100,55
V. PERSONAL LOANS	2,745	18,86	15,79	1,81,170	307,79	263,17
1. Loans for Purchase of Consumer Durables	73	2,77	2,58	10,882	17,04	13,01
2. Loans for Housing	10	1,00	74	35,516	95,70	84,33
3. Rest of the Personal Loans	2,662	15,08	12,47	1,34,772	195,05	165,83
VI. TRADE	20	8,17	4,86	4,48,391	472,26	386,25
1. Wholesale Trade	11	5,57	4,49	10,588	17,12	13,74
2. Retail Trade	9	2,59	37	4,37,803	455,14	372,51
VII. FINANCE	6	11,06	10,40	45	1,65	1,32
VIII. ALL OTHERS	28	36,65	12,59	51,775	56,58	48,91
TOTAL BANK CREDIT	2,980	492,57	280,98	22,84,564	2714,93	2205,22
OF WHICH: 1. Artisans & Village Industries	-	-	-	1,64,564	161,08	133,85
2. Other Small Scale Industries	17	20,36	5,23	39,376	54,67	46,23

OCCUPATION	OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	13	14	15	16	17	18
I. AGRICULTURE	10,611	27,54	20,31	27,38,249	5400,87	4304,41
1. Direct Finance	10,014	18,78	15,37	27,00,952	4956,35	3989,74
2. Indirect Finance	597	8,76	4,94	37,297	444,53	314,66

II. INDUSTRY	7,878	396,44	325,57	6,34,398	10424,31	8356,96
1. Mining & Quarrying	3	57	64	331	306,41	89,07
2. Food Manufacturing & Processing	318	67,43	49,41	10,344	2080,42	1748,85
(a) Rice Mills, Flour & Dal Mills	204	44,37	30,51	5,321	412,85	294,19
(b) Sugar	8	2,62	2,08	378	1246,15	1074,79
(c) Edible Oils & Vanaspati	24	41	35	1,497	139,77	104,37
(d) Tea Processing	-	-	-	22	16,31	10,44
(e) Processing of Fruits & Vegetables	20	5,82	4,29	91	18,77	15,80
(f) Others	62	14,21	12,17	3,035	246,58	249,26
3. Beverage & Tobacco	5	2,21	1,09	200	123,02	94,69
4. Textiles	248	61,35	51,57	11,555	1436,53	1224,81
(a) Cotton Textiles	50	12,91	11,34	1,571	291,69	277,32
(b) Jute Textiles	-	-	-	38	10,06	3,72
(c) Handloom Textiles & Khadi	20	41	48	1,509	62,19	54,64
(d) Other Textiles	178	48,03	39,76	8,437	1072,59	889,12
5. Paper, Paper Products & Printing	151	17,31	16,00	3,078	471,79	408,81
6. Leather & Leather Products	48	12,00	8,86	2,189	337,66	260,43
7. Rubber & Rubber Products	21	2,09	2,09	976	176,90	162,11
8. Chemicals & Chemical Products	133	43,66	47,83	4,303	876,40	724,95
(a) Heavy Industrial Chemicals	7	25,35	30,70	200	162,85	121,00
(b) Fertilisers	2	13	15	126	125,48	113,00
(c) Drugs & Pharmaceuticals	19	91	89	941	183,02	149,43
(d) Non-Edible Oils	11	3,85	3,01	69	16,25	11,66
(e) Other Chemicals & Chemical Products	94	13,42	13,08	2,967	388,80	329,85
9. Petroleum, Coal Products & Nuclear Fuels	5	35	29	154	36,49	31,78
10. Manufacture of Cement & Cement Products	17	1,71	1,76	657	57,65	54,50
11. Basic Metals & Metal Products	147	29,56	22,41	6,101	1078,58	838,68
(a) Iron & Steel	45	17,30	11,37	1,121	507,15	415,21
(b) Non-Ferrous Metals	3	98	95	426	113,89	91,44
(c) Other Metal Products	99	11,28	10,09	4,554	457,54	332,02
12. Engineering	111	16,79	15,94	5,243	1174,90	878,82
(a) Heavy Engineering	8	6,60	6,57	378	169,48	133,43
(b) Light Engineering	31	71	56	2,285	156,29	114,99
(c) Electrical Machinery & Goods	60	6,86	6,19	2,196	425,09	305,82
(d) Electronic Machinery & Goods	12	2,62	2,62	384	424,04	324,58
13. Vehicles, Vehicle Parts & Transport Equipments	81	29,63	26,43	2,287	286,49	233,04
14. Other Industries	6,542	58,85	52,39	5,80,814	1736,67	1425,59
15. Electricity, Gas & Water	3	17	20	282	116,87	85,19
(a) Electricity Generation & Transmission	1	3	5	231	109,31	79,28
(b) Non-Conventional Energy	-	-	-	7	87	89
(c) Gas, Steam & Water Supply	2	14	14	44	6,69	5,02
16. Construction	45	52,75	28,64	5,884	127,53	95,63
III. TRANSPORT OPERATORS	2,499	11,49	8,02	1,31,957	589,09	439,57
IV. PROFESSIONAL AND OTHER SERVICES	3,251	18,04	12,96	2,24,186	606,12	501,00
V. PERSONAL LOANS	17,627	69,27	62,11	9,19,033	3172,08	2688,80
1. Loans for Purchase of Consumer Durables	465	1,34	1,01	53,990	148,58	120,23
2. Loans for Housing	1,354	13,23	11,24	1,15,739	1030,78	886,40

3. Rest of the Personal Loans	15,808	54,71	49,86	7,49,304	1992,71	1682,17
VI. TRADE	13,901	111,72	88,77	11,51,799	3734,44	3048,94
1. Wholesale Trade	1,239	47,72	35,62	48,697	1022,49	785,09
2. Retail Trade	12,662	64,00	53,15	11,03,102	2711,96	2263,85
VII. FINANCE	66	35,27	24,41	3,264	204,87	170,83
VIII. ALL OTHERS	18,349	50,15	45,21	4,14,266	2750,81	2361,68
TOTAL BANK CREDIT	74,182	719,93	587,36	62,17,152	26882,60	21872,19
<i>OF WHICH:</i> 1. Artisans & Village Industries	2,746	3,58	2,85	3,23,503	505,34	423,55
2. Other Small Scale Industries	3,314	96,67	80,19	2,41,019	2924,11	2334,64