

TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2010

CENTRAL REGION
STATE: UTTAR PRADESH

(Amount in ₹ 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	43,25,664	27088,37	21644,28	14,93,173	12789,24	10552,12
1. Direct Finance	42,35,790	25466,52	20327,83	14,62,287	11407,99	9362,99
2. Indirect Finance	89,874	1621,85	1316,45	30,886	1381,25	1189,13
II. INDUSTRY	65,034	7310,86	4434,19	39,033	5330,20	4053,19
1. Mining & Quarrying	321	49,95	37,14	420	103,16	95,37
2. Food Manufacturing & Processing	16,123	1604,61	1171,89	9,532	2049,29	1685,99
(a) Rice Mills, Flour & Dal Mills	4,563	258,74	202,84	3,182	423,28	327,72
(b) Sugar	112	1059,62	735,86	160	1256,08	1056,75
(c) Edible Oils & Vanaspati	877	29,14	23,01	532	25,48	21,31
(d) Tea Processing	44	50	36	71	1,11	1,04
(e) Processing of Fruits & Vegetables	51	17,73	14,84	101	21,65	16,50
(f) Others	10,476	238,89	194,98	5,486	321,69	262,67
3. Beverage & Tobacco	69	87,85	43,82	186	33,00	28,88
4. Textiles	12,957	362,62	256,70	7,530	606,73	451,93
(a) Cotton Textiles	1,452	124,93	93,24	686	43,38	30,59
(b) Jute & Other Natural Fibre Textiles	776	11,03	8,10	177	15,04	12,67
(c) Handloom Textiles & Khadi	6,041	32,72	24,44	2,881	38,19	31,95
(d) Other Textiles & Textile Products	4,688	193,95	130,93	3,786	510,12	376,72
5. Paper, Paper Products & Printing	853	174,68	140,84	851	246,20	220,10
6. Woods and Wood Products	1,588	15,03	11,69	1,264	28,32	23,96
7. Leather & Leather Products	718	83,78	54,74	595	7,45	6,11
8. Gems and Jewellery	169	4,05	3,25	208	6,08	5,24
9. Rubber & Plastic Products	289	85,68	58,84	430	31,33	29,04
10. Chemicals & Chemical Products	777	216,28	159,32	944	194,57	65,67
(a) Heavy Industrial Chemicals	27	56,92	47,00	30	20,27	16,58
(b) Fertilisers	59	2,97	2,16	58	114,10	1,29
(c) Drugs & Pharmaceuticals	81	2,47	1,97	136	13,50	9,81
(d) Non-Edible Oils	29	1,82	1,49	35	3,85	2,39
(e) Other Chemicals & Chemical Products	581	152,10	106,69	685	42,86	35,59
11. Petroleum, Coal Products & Nuclear Fuels	63	7,27	5,50	123	35,99	29,53
12. Manufacture of Cement & Cement Products	661	76,77	47,67	813	37,44	30,00
13. Basic Metals & Metal Products	1,565	1106,78	756,95	1,108	577,23	410,75
(a) Iron & Steel	149	252,69	113,04	167	454,28	334,25
(b) Non-Ferrous Metals	48	611,47	460,14	46	36,58	8,04
(c) Metal Products	1,368	242,62	183,76	895	86,37	68,45
14. Engineering	8,775	364,36	252,21	5,631	348,51	268,83
(a) Heavy Engineering	556	38,51	31,15	174	54,73	32,73
(b) Light Engineering	7,537	224,85	146,74	4,822	228,63	184,03
(c) Electrical Machinery & Goods	473	88,50	67,04	418	51,26	41,07
(d) Electronic Machinery & Goods	209	12,50	7,28	217	13,89	11,00
15. Vehicles, Vehicle Parts & Transport Equipments	938	390,68	255,79	473	49,62	42,68
16. Other Industries	17,097	447,46	272,73	7,339	618,70	381,42
17. Electricity, Gas & Water	34	1655,56	588,75	41	6,80	6,21
(a) Electricity Generation & Transmission	11	1652,85	586,99	13	4,67	4,47
(b) Non-Conventional Energy	10	38	24	11	42	22
(c) Gas, Steam & Water Supply	13	2,33	1,53	17	1,71	1,51
18. Construction	2,037	577,45	316,35	1,545	349,78	271,48
(a) Other than Infrastructure	1,207	172,30	126,25	966	74,50	61,64
(b) Infrastructure Construction	830	405,15	190,10	579	275,27	209,84
III. TRANSPORT OPERATORS	20,372	709,28	502,48	5,823	171,66	133,07
IV. PROFESSIONAL AND OTHER SERVICES	67,696	1662,90	1437,32	37,992	1485,03	1119,86
1. Professional Services	26,363	211,03	165,91	8,667	192,07	162,53
2. Tourism, Hotel & Restaurants	1,757	31,16	23,47	1,207	32,07	25,39
3. Recreation services	402	396,28	372,19	373	9,07	7,84
4. IT and Telecommunications	61	4,03	3,93	167	12,89	9,96
5. Others	39,113	1020,39	871,81	27,578	1238,93	914,14
V. PERSONAL LOANS	3,34,974	4938,36	3647,14	2,77,174	4696,21	3639,89
1. Housing	51,427	1471,82	1193,83	47,591	1713,98	1405,26
2. Consumer Durables	23,152	212,02	150,19	14,453	124,61	88,99
3. Vehicles	32,391	633,26	436,32	28,983	565,30	435,56
4. Education	18,153	418,35	347,29	18,659	445,95	364,41
5. Personal Credit Cards	6,427	102,62	28,71	3,089	19,48	13,88
6. Others	2,03,424	2100,30	1490,80	1,64,399	1826,90	1331,79
VI. TRADE	2,99,124	2665,33	2040,13	1,72,199	3161,27	2499,68
1. Wholesale Trade	10,469	343,79	191,84	5,434	489,19	305,29
2. Retail Trade	2,88,655	2321,53	1848,29	1,66,765	2672,08	2194,39
VII. FINANCE	21,245	227,78	178,55	5,227	306,14	183,44
VIII. ALL OTHERS	4,56,649	1967,38	1437,32	1,05,053	664,38	562,51
TOTAL BANK CREDIT	55,90,758	46570,27	35321,40	21,35,674	28604,15	22743,75

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CENTRAL REGION
STATE: UTTAR PRADESH

(Amount in ₹ 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	2,32,627	5246,37	4412,50	35,502	5698,23	4275,59
1. Direct Finance	2,21,994	3376,44	2741,85	31,604	900,82	788,30
2. Indirect Finance	10,633	1869,93	1670,65	3,898	4797,40	3487,29
II. INDUSTRY	62,710	23122,19	18943,29	48,330	20736,11	15926,63
1. Mining & Quarrying	284	171,98	141,81	193	224,21	104,90
2. Food Manufacturing & Processing	6,861	3832,97	2671,39	4,931	3215,15	2707,12
(a) Rice Mills, Flour & Dal Mills	1,712	469,78	307,08	982	276,16	207,86
(b) Sugar	169	2432,52	1692,75	69	1647,05	1451,96
(c) Edible Oils & Vanaspati	359	120,97	92,88	170	561,57	423,23
(d) Tea Processing	65	2,73	2,61	15	12,37	12,17
(e) Processing of Fruits & Vegetables	61	20,36	13,81	95	39,08	31,06
(f) Others	4,495	786,61	562,26	3,600	678,93	580,84
3. Beverage & Tobacco	140	337,52	256,60	107	114,73	86,62
4. Textiles	8,702	967,67	793,64	5,477	824,24	623,19
(a) Cotton Textiles	1,736	318,27	278,67	834	261,76	179,83
(b) Jute & Other Natural Fibre Textiles	139	19,41	17,28	91	8,50	6,77
(c) Handloom Textiles & Khadi	1,261	24,92	20,12	1,544	49,20	41,29
(d) Other Textiles & Textile Products	5,566	605,06	477,58	3,008	504,77	395,30
5. Paper, Paper Products & Printing	2,115	1229,43	1049,72	1,775	918,28	802,11
6. Woods and Wood Products	1,372	52,05	40,32	592	72,07	65,92
7. Leather & Leather Products	856	155,67	125,56	8,468	1731,10	1192,53
8. Gems and Jewellery	225	11,80	10,30	1,830	121,26	90,01
9. Rubber & Plastic Products	1,577	609,47	479,07	1,463	437,67	365,16
10. Chemicals & Chemical Products	2,416	782,69	652,46	1,408	592,04	465,25
(a) Heavy Industrial Chemicals	109	143,23	97,03	164	107,32	84,41
(b) Fertilisers	92	284,78	277,65	28	18,38	14,91
(c) Drugs & Pharmaceuticals	315	89,57	71,04	404	77,29	61,48
(d) Non-Edible Oils	29	15,11	12,13	27	23,87	21,42
(e) Other Chemicals & Chemical Products	1,871	250,00	194,62	785	365,19	283,02
11. Petroleum, Coal Products & Nuclear Fuels	66	123,21	79,81	88	55,57	51,05
12. Manufacture of Cement & Cement Products	587	86,38	61,10	538	326,26	260,44
13. Basic Metals & Metal Products	11,875	3977,54	2989,09	2,196	1515,46	1269,30
(a) Iron & Steel	685	2447,16	1716,49	456	1017,43	866,29
(b) Non-Ferrous Metals	766	457,44	362,38	135	131,10	108,45
(c) Metal Products	10,424	1072,94	910,22	1,605	366,93	294,57
14. Engineering	8,900	1741,71	1346,87	7,086	1721,09	1154,86
(a) Heavy Engineering	784	244,48	216,29	509	272,00	226,74
(b) Light Engineering	5,570	676,94	515,16	5,030	310,59	239,83
(c) Electrical Machinery & Goods	2,069	505,84	358,87	1,339	1099,94	663,35
(d) Electronic Machinery & Goods	477	314,44	256,56	208	38,56	24,94
15. Vehicles, Vehicle Parts & Transport Equipments	1,290	281,85	231,75	1,384	478,33	225,08
16. Other Industries	11,303	1415,74	1002,00	6,870	1789,17	635,61
17. Electricity, Gas & Water	78	595,52	547,95	84	4370,38	3949,18
(a) Electricity Generation & Transmission	23	482,32	465,95	43	4358,46	3939,02
(b) Non-Conventional Energy	14	1,47	97	4	51	35
(c) Gas, Steam & Water Supply	41	111,73	81,04	37	11,41	9,80
18. Construction	4,063	6748,99	6463,85	3,840	2229,09	1878,28
(a) Other than Infrastructure	2,346	1397,16	1209,51	2,851	556,89	427,82
(b) Infrastructure Construction	1,717	5351,83	5254,34	989	1672,19	1450,45
III. TRANSPORT OPERATORS	9,043	575,99	390,52	15,704	1038,30	633,86
IV. PROFESSIONAL AND OTHER SERVICES	46,390	5166,45	4239,93	43,412	5388,34	4218,06
1. Professional Services	8,535	483,70	379,21	5,811	603,16	519,94
2. Tourism, Hotel & Restaurants	1,918	209,19	167,86	3,578	450,55	250,22
3. Recreation services	299	121,65	99,40	451	237,24	180,44
4. IT and Telecommunications	253	90,01	56,77	211	32,02	22,78
5. Others	35,385	4261,92	3536,69	33,361	4065,36	3244,69
V. PERSONAL LOANS	4,70,483	13104,33	10302,66	5,26,395	13364,27	10436,30
1. Housing	1,30,791	8064,86	6653,21	1,34,191	7349,83	6199,78
2. Consumer Durables	18,301	158,87	124,79	13,433	125,64	94,93
3. Vehicles	67,140	1322,26	943,35	1,20,051	1696,18	1111,76
4. Education	32,163	766,41	634,66	45,150	1186,48	964,29
5. Personal Credit Cards	9,481	137,54	46,30	8,105	119,44	39,84
6. Others	2,12,607	2654,40	1900,37	2,05,465	2886,70	2025,70
VI. TRADE	1,66,258	5321,40	4144,24	87,146	6196,06	4666,77
1. Wholesale Trade	14,695	1247,28	962,25	5,677	1648,33	1319,79
2. Retail Trade	1,51,563	4074,12	3182,00	81,469	4547,73	3346,98
VII. FINANCE	3,689	1170,04	703,55	1,580	1136,93	744,83
VIII. ALL OTHERS	1,83,461	2098,55	1647,17	1,41,359	4385,72	4105,63
TOTAL BANK CREDIT	11,74,661	55805,32	44783,86	8,99,428	57943,94	45007,67