

Table No. 5.6 – State and Bank Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2001

State : Uttar Pradesh

CENTRAL REGION		(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	5,49,709	2113,56	1587,33	10,73,010	3299,15	2733,32
1. Direct Finance	5,47,883	1928,85	1448,36	10,59,332	2916,25	2501,59
2. Indirect Finance	1,826	184,71	138,96	13,678	382,91	231,73
II. INDUSTRY	85,602	4290,82	2778,47	2,31,340	7209,31	5788,73
1. Mining & Quarrying	694	74,95	52,70	182	23,14	18,44
2. Food Manufacturing & Processing	1,167	617,29	432,17	10,455	1565,66	1289,87
(a) Rice Mills, Flour & Dal Mills	580	93,33	65,53	6,315	416,29	272,64
(b) Sugar	113	385,24	267,72	255	837,45	736,52
(c) Edible Oils & Vanaspati	96	36,47	28,68	894	82,54	69,55
(d) Tea Processing	7	3,07	2,83	32	25,48	23,29
(e) Processing of Fruits & Vegetables	18	1,23	1,34	73	14,92	12,94
(f) Others	353	97,97	66,06	2,886	188,98	174,93
3. Beverage & Tobacco	33	15,73	11,25	102	94,42	64,78
4. Textiles	925	334,93	279,37	13,643	978,80	777,54
(a) Cotton Textiles	149	103,58	68,49	1,089	200,04	193,19
(b) Jute Textiles	31	1,85	1,71	24	8,65	4,20
(c) Handloom Textiles & Khadi	74	4,26	3,30	1,233	42,34	39,20
(d) Other Textiles	671	225,24	205,88	11,297	727,76	540,96
5. Paper, Paper Products & Printing	374	72,00	44,12	2,491	305,71	259,84
6. Leather & Leather Products	307	138,25	92,28	1,843	329,29	278,19
7. Rubber & Rubber Products	202	21,83	18,82	589	157,77	140,96
8. Chemicals & Chemical Products	761	250,48	185,41	4,103	757,26	677,20
(a) Heavy Industrial Chemicals	21	1,07	96	113	397,43	365,13
(b) Fertilisers	47	104,13	68,92	86	70,14	62,04
(c) Drugs & Pharmaceuticals	192	35,96	31,59	695	92,48	68,63
(d) Non-Edible Oils	19	12,39	11,50	66	15,06	14,04
(e) Other Chemicals & Chemical Products	482	96,94	72,45	3,143	182,16	167,37
9. Petroleum, Coal Products & Nuclear Fuels	55	19,71	17,78	124	20,84	12,11
10. Manufacture of Cement & Cement Products	76	26,84	22,96	773	35,40	34,10
11. Basic Metals & Metal Products	1,202	1580,05	695,30	5,522	854,23	596,97
(a) Iron & Steel	230	1364,30	533,99	675	335,94	279,24
(b) Non-Ferrous Metals	238	49,09	43,82	376	173,31	77,17
(c) Other Metal Products	734	166,66	117,49	4,471	344,97	240,56
12. Engineering	643	462,74	328,20	3,855	570,66	418,11
(a) Heavy Engineering	121	103,48	75,68	195	72,60	63,52
(b) Light Engineering	182	40,86	25,87	1,888	71,78	59,52
(c) Electrical Machinery & Goods	275	249,92	147,84	1,514	254,79	171,54
(d) Electronic Machinery & Goods	65	68,47	78,81	258	171,50	123,54
13. Vehicles, Vehicle Parts & Transport Equipments	216	138,23	155,09	1,580	191,41	126,49
14. Other Industries	78,699	521,36	433,21	1,83,850	1026,99	879,20
15. Electricity, Gas & Water	48	9,08	5,73	76	239,89	166,71
(a) Electricity Generation & Transmission	32	5,52	3,26	54	238,45	165,54
(b) Non-Conventional Energy	—	—	—	1	2	3
(c) Gas, Steam & Water Supply	16	3,56	2,47	21	1,42	1,14
16. Construction	200	7,35	4,08	2,152	57,85	48,20
III. TRANSPORT OPERATORS	4,416	232,63	221,86	22,720	197,99	159,65
IV. PROFESSIONAL AND OTHER SERVICES	12,584	195,10	164,30	72,882	508,14	411,62
V. PERSONAL LOANS	2,37,161	1122,52	939,43	5,54,629	2599,43	2239,64
1. Loans for Purchase of Consumer Durables	10,559	46,44	36,50	40,446	144,77	117,96
2. Loans for Housing	40,491	424,87	385,79	99,082	950,26	831,01
3. Rest of the Personal Loans	1,86,111	651,21	517,15	4,15,101	1504,40	1290,67
VI. TRADE	72,723	2149,90	1887,49	2,77,280	2298,71	1901,92
1. Wholesale Trade	7,806	1765,61	1575,03	27,161	817,08	634,24

2. Retail Trade	64,917	384,29	312,46	2,50,119	1481,63	1267,68
VII. FINANCE	347	45,49	33,65	978	745,17	536,89
VIII. ALLOTHERS	64,177	605,07	477,22	1,97,233	1762,56	1480,81
TOTAL BANK CREDIT	10,26,719	10755,09	8089,75	24,30,072	18620,46	15252,58
<i>OF WHICH:</i> 1. Artisans & Village Industries	8,018	36,42	34,57	54,970	191,82	165,68
2. Other Small Scale Industries	56,719	903,35	681,82	98,567	1990,70	1576,10

CENTRAL REGION

(Amount in Rupees Lakh)

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	—	—	—	12,84,677	1987,67	1574,38
1. Direct Finance	—	—	—	12,53,041	1936,68	1532,92
2. Indirect Finance	—	—	—	31,636	50,99	41,46
II. INDUSTRY	2,332	307,92	231,77	2,40,431	353,46	279,76
1. Mining & Quarrying	—	—	—	21	1,80	1,69
2. Food Manufacturing & Processing	7	10,07	10,09	2,368	23,79	18,29
(a) Rice Mills, Flour & Dal Mills	—	—	—	1,219	15,33	11,65
(b) Sugar	—	—	—	2	13	12
(c) Edible Oils & Vanaspati	—	—	—	365	3,23	2,19
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	6	9,40	9,35	—	—	—
(f) Others	1	67	73	782	5,10	4,31
3. Beverage & Tobacco	—	—	—	7	25	23
4. Textiles	15	10,53	9,21	540	3,54	3,02
(a) Cotton Textiles	3	2,27	2,11	42	39	33
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	42	26	21
(d) Other Textiles	12	8,26	7,10	456	2,89	2,48
5. Paper, Paper Products & Printing	1	39	39	98	1,31	83
6. Leather & Leather Products	5	5,64	1,31	138	1,30	1,23
7. Rubber & Rubber Products	4	4,15	5,44	11	6	6
8. Chemicals & Chemical Products	12	40,82	25,64	247	2,06	1,95
(a) Heavy Industrial Chemicals	2	4,84	39	1	5	2
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	5	30,25	21,54	29	17	14
(d) Non-Edible Oils	—	—	—	4	12	12
(e) Other Chemicals & Chemical Products	5	5,73	3,71	213	1,73	1,68
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	3	29	18
10. Manufacture of Cement & Cement Products	—	—	—	170	1,46	1,02
11. Basic Metals & Metal Products	13	13,70	10,70	615	5,44	4,87
(a) Iron & Steel	6	9,45	7,45	1	35	41
(b) Non-Ferrous Metals	2	2,70	2,88	4	31	26
(c) Other Metal Products	5	1,55	38	610	4,78	4,20
12. Engineering	39	45,03	37,82	695	7,02	6,03
(a) Heavy Engineering	5	2,99	2,85	37	1,33	1,09
(b) Light Engineering	13	7,10	6,23	508	4,56	3,90
(c) Electrical Machinery & Goods	4	2,38	2,67	149	1,05	89
(d) Electronic Machinery & Goods	17	32,57	26,06	1	8	15
13. Vehicles, Vehicle Parts & Transport Equipments	95	149,12	116,28	576	7,08	5,28
14. Other Industries	2,141	28,48	14,89	2,34,713	294,22	231,54
15. Electricity, Gas & Water	—	—	—	1	38	32
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	1	38	32
16. Construction	—	—	—	228	3,46	3,21
III. TRANSPORT OPERATORS	—	—	—	67,333	161,49	115,19
IV. PROFESSIONAL AND OTHER SERVICES	15	26,56	86	1,05,507	128,38	98,47
V. PERSONAL LOANS	2,166	25,22	10,03	2,83,166	575,77	480,79
1. Loans for Purchase of Consumer Durables	112	3,84	3,41	21,114	41,22	34,13
2. Loans for Housing	10	1,00	73	52,216	170,48	149,19
3. Rest of the Personal Loans	2,044	20,38	5,89	2,09,836	364,07	297,47
VI. TRADE	32	9,38	5,70	3,98,764	531,78	416,25
1. Wholesale Trade	1	57	56	13,688	24,47	19,86
2. Retail Trade	31	8,81	5,14	3,85,076	507,31	396,38
VII. FINANCE	6	23,50	16,74	63	2,11	1,69
VIII. ALLOTHERS	5	31	31	61,586	74,49	59,86

TOTAL BANK CREDIT	4,556	392,90	265,41	24,41,527	3815,15	3026,39
<i>OF WHICH:</i> 1. Artisans & Village Industries	—	—	—	1,38,844	163,27	128,07
2. Other Small Scale Industries	89	23,12	18,94	42,774	71,31	57,07

CENTRAL REGION

(Amount in Rupees Lakh)

OCCUPATION	OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	13	14	15	16	17	18
I. AGRICULTURE	4,600	11,08	9,34	29,11,996	7411,46	5904,36
1. Direct Finance	4,520	6,42	4,95	28,64,776	6788,19	5487,82
2. Indirect Finance	80	4,66	4,39	47,220	623,26	416,54
II. INDUSTRY	6,086	373,80	312,41	5,65,791	12535,31	9391,14
1. Mining & Quarrying	2	52	59	899	100,41	73,43
2. Food Manufacturing & Processing	126	16,45	9,57	14,123	2233,26	1759,98
(a) Rice Mills, Flour & Dal Mills	39	4,75	4,53	8,153	529,70	354,35
(b) Sugar	4	5,73	49	374	1228,55	1004,85
(c) Edible Oils & Vanaspati	4	5	5	1,359	122,29	100,48
(d) Tea Processing	—	—	—	39	28,55	26,12
(e) Processing of Fruits & Vegetables	12	2,40	1,76	109	27,94	25,39
(f) Others	67	3,52	2,75	4,089	296,23	248,79
3. Beverage & Tobacco	7	6,42	4,21	149	116,82	80,47
4. Textiles	228	86,26	66,18	15,351	1414,07	1135,33
(a) Cotton Textiles	56	34,70	28,41	1,339	340,98	292,52
(b) Jute Textiles	—	—	—	55	10,50	5,91
(c) Handloom Textiles & Khadi	12	38	42	1,361	47,25	43,12
(d) Other Textiles	160	51,18	37,36	12,596	1015,34	793,77
5. Paper, Paper Products & Printing	94	14,03	12,34	3,058	393,44	317,52
6. Leather & Leather Products	37	14,90	9,94	2,330	489,37	382,94
7. Rubber & Rubber Products	8	76	67	814	184,57	165,95
8. Chemicals & Chemical Products	133	86,81	90,77	5,256	1137,43	980,98
(a) Heavy Industrial Chemicals	12	11,82	11,89	149	415,20	378,38
(b) Fertilisers	3	16,67	14,53	136	190,93	145,49
(c) Drugs & Pharmaceuticals	28	1,79	1,39	949	160,64	123,28
(d) Non-Edible Oils	—	—	—	89	27,57	25,65
(e) Other Chemicals & Chemical Products	90	56,54	62,97	3,933	343,09	308,19
9. Petroleum, Coal Products & Nuclear Fuels	5	21	9	187	41,05	30,16
10. Manufacture of Cement & Cement Products	10	97	1,12	1,029	64,67	59,20
11. Basic Metals & Metal Products	221	63,62	50,58	7,573	2517,03	1358,42
(a) Iron & Steel	58	43,24	37,36	970	1753,27	858,44
(b) Non-Ferrous Metals	8	15,52	9,11	628	240,94	133,24
(c) Other Metal Products	155	4,86	4,11	5,975	522,82	366,74
12. Engineering	104	39,95	33,83	5,336	1125,40	823,99
(a) Heavy Engineering	16	9,03	6,52	374	189,43	149,67
(b) Light Engineering	38	11,89	10,93	2,629	136,18	106,44
(c) Electrical Machinery & Goods	35	2,94	3,23	1,977	511,08	326,18
(d) Electronic Machinery & Goods	15	16,10	13,15	356	288,72	241,70
13. Vehicles, Vehicle Parts & Transport Equipments	41	13,56	12,69	2,508	499,39	415,83
14. Other Industries	5,039	19,42	16,61	5,04,442	1890,47	1575,45
15. Electricity, Gas & Water	10	7,35	73	135	256,70	173,49
(a) Electricity Generation & Transmission	—	—	—	86	243,97	168,80
(b) Non-Conventional Energy	1	3	6	2	5	8
(c) Gas, Steam & Water Supply	9	7,32	67	47	12,68	4,61
16. Construction	21	2,57	2,49	2,601	71,22	57,99
III. TRANSPORT OPERATORS	1,265	6,25	4,11	95,734	598,36	500,82
IV. PROFESSIONAL AND OTHER SERVICES	4,070	32,90	25,53	1,95,058	891,09	700,78
V. PERSONAL LOANS	20,234	85,71	73,63	10,97,356	4408,65	3743,53
1. Loans for Purchase of Consumer Durables	1,171	3,31	2,37	73,402	239,58	194,37
2. Loans for Housing	2,662	19,44	16,32	1,94,461	1566,05	1383,04
3. Rest of the Personal Loans	16,401	62,97	54,94	8,29,493	2603,02	2166,12
VI. TRADE	10,353	94,82	72,07	7,59,152	5084,59	4283,43
1. Wholesale Trade	1,243	48,92	35,62	49,899	2656,65	2265,32
2. Retail Trade	9,110	45,90	36,45	7,09,253	2427,94	2018,11
VII. FINANCE	35	26,12	15,22	1,429	842,40	604,19
VIII. ALLOTHERS	13,423	52,81	46,14	3,36,424	2495,24	2064,34
TOTAL BANK CREDIT	60,066	683,49	558,45	59,62,940	34267,09	27192,58
<i>OF WHICH:</i> 1. Artisans & Village Industries	1,591	2,37	2,12	2,03,423	393,87	330,44
2. Other Small Scale Industries	2,683	72,40	55,67	2,00,832	3060,89	2389,60

