

State : Uttar Pradesh

**Table No. 5.7 – State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation
March 2001**

CENTRAL REGION		(Amount in Rupees Lakh)					
		RURAL			SEMI-URBAN		
OCCUPATION	No. of	Credit	Amount	No. of	Credit	Amount	
	Accounts	Limit Outstanding		Accounts	Limit Outstanding		
	1	2	3	4	5	6	
I. AGRICULTURE	21,09,118	4391,32	3544,89	6,74,335	2102,76	1643,80	
1. Direct Finance	20,77,879	4277,26	3473,09	6,65,709	1959,48	1553,33	
2. Indirect Finance	31,239	114,06	71,80	8,626	143,28	90,48	
II. INDUSTRY	2,98,564	1441,68	1129,15	93,998	4237,85	2688,93	
1. Mining & Quarrying	67	4,24	2,93	195	12,76	8,53	
2. Food Manufacturing & Processing	5,724	314,74	281,40	4,280	849,82	658,60	
(a) Rice Mills, Flour & Dal Mills	3,547	63,39	55,82	3,082	273,83	161,55	
(b) Sugar	78	187,24	173,18	83	480,81	415,38	
(c) Edible Oils & Vanaspati	726	10,29	8,26	323	16,95	16,56	
(d) Tea Processing	4	1,82	17	6	1,19	52	
(e) Processing of Fruits & Vegetables	9	11,82	11,41	56	12,68	10,81	
(f) Others	1,360	40,19	32,57	730	64,36	53,80	
3. Beverage & Tobacco	18	12,30	10,69	30	5,74	3,49	
4. Textiles	3,350	198,74	140,43	3,110	541,41	375,03	
(a) Cotton Textiles	115	27,29	24,01	359	160,77	130,67	
(b) Jute Textiles	4	35	24	5	28	22	
(c) Handloom Textiles & Khadi	229	5,74	4,39	468	14,26	13,53	
(d) Other Textiles	3,002	165,37	111,79	2,278	366,11	230,61	
5. Paper, Paper Products & Printing	174	14,02	10,71	552	53,74	51,16	
6. Leather & Leather Products	135	7,60	4,60	130	7,15	4,68	
7. Rubber & Rubber Products	38	8,47	9,39	87	34,17	28,84	
8. Chemicals & Chemical Products	624	102,03	57,07	554	470,36	428,62	
(a) Heavy Industrial Chemicals	10	8,18	2,92	25	348,60	328,98	
(b) Fertilisers	7	41,03	16,05	17	62,34	50,89	
(c) Drugs & Pharmaceuticals	78	33,78	22,52	56	31,04	25,02	
(d) Non-Edible Oils	6	99	96	12	1,89	1,82	
(e) Other Chemicals & Chemical Products	523	18,04	14,62	444	26,49	21,91	
9. Petroleum, Coal Products & Nuclear Fuels	34	9,36	4,17	36	13,52	13,62	
10. Manufacture of Cement & Cement Products	380	8,47	6,73	187	11,64	11,04	
11. Basic Metals & Metal Products	472	41,95	36,25	562	1547,20	581,44	
(a) Iron & Steel	91	13,39	11,22	86	1344,96	510,24	
(b) Non-Ferrous Metals	12	6,95	6,01	116	127,65	38,09	
(c) Other Metal Products	369	21,62	19,03	360	74,59	33,10	
12. Engineering	1,050	86,73	66,21	815	315,85	216,75	
(a) Heavy Engineering	43	9,38	9,14	56	60,53	45,66	
(b) Light Engineering	762	26,37	23,38	469	20,72	18,45	
(c) Electrical Machinery & Goods	215	13,76	12,11	202	193,26	111,49	
(d) Electronic Machinery & Goods	30	37,21	21,57	88	41,33	41,14	
13. Vehicles, Vehicle Parts & Transport Equipments	961	140,31	95,88	340	37,51	28,63	
14. Other Industries	2,84,855	488,00	398,43	82,678	324,35	268,20	
15. Electricity, Gas & Water	9	31	37	21	4,88	3,31	
(a) Electricity Generation & Transmission	4	19	24	5	1,23	1,13	
(b) Non-Conventional Energy	2	5	8	—	—	—	
(c) Gas, Steam & Water Supply	3	6	5	16	3,65	2,18	
16. Construction	673	4,40	3,91	421	7,73	7,01	
III. TRANSPORT OPERATORS	61,469	165,78	120,45	17,428	273,77	256,24	
IV. PROFESSIONAL AND OTHER SERVICES	1,11,848	256,06	189,00	36,012	103,37	85,79	
V. PERSONAL LOANS	3,44,147	900,79	770,58	2,21,081	761,94	629,88	
1. Loans for Purchase of Consumer Durables	22,060	52,58	42,53	11,992	38,35	30,93	
2. Loans for Housing	37,434	194,75	172,90	42,914	249,71	209,19	
3. Rest of the Personal Loans	2,84,653	653,47	555,15	1,66,175	473,88	389,76	
VI. TRADE	4,33,799	826,47	654,54	1,66,870	920,86	698,69	
1. Wholesale Trade	18,592	87,76	66,52	11,661	397,85	251,77	
2. Retail Trade	4,15,207	738,70	588,02	1,55,209	523,01	446,92	
VII. FINANCE	462	19,35	14,05	304	123,05	113,73	
VIII. ALL OTHERS	1,16,192	500,61	394,94	72,691	461,75	383,78	
TOTAL BANK CREDIT	34,75,599	8502,07	6817,60	12,82,719	8985,36	6500,84	
<i>OF WHICH :</i> 1. Artisans & Village Industries	1,45,919	199,12	162,60	28,482	84,17	71,27	
2. Other Small Scale Industries	77,826	324,52	254,35	36,159	613,78	453,30	

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	1,19,942	658,61	546,02	8,601	258,76	169,65
1. Direct Finance	1,13,865	490,26	404,31	7,323	61,20	57,10
2. Indirect Finance	6,077	168,36	141,72	1,278	197,57	112,55
II. INDUSTRY	1,34,901	4742,65	3820,40	38,328	2113,12	1752,66
1. Mining & Quarrying	400	63,43	44,42	237	19,97	17,55
2. Food Manufacturing & Processing	3,169	749,34	597,48	950	319,37	222,50
(a) Rice Mills, Flour & Dal Mills	1,189	155,93	112,52	335	36,55	24,47
(b) Sugar	163	360,21	284,54	50	200,30	131,75
(c) Edible Oils & Vanaspati	243	66,61	54,53	67	28,44	21,14
(d) Tea Processing	8	3,57	4,98	21	21,97	20,45
(e) Processing of Fruits & Vegetables	21	1,75	1,72	23	1,69	1,47
(f) Others	1,545	161,27	139,20	454	30,42	23,23
3. Beverage & Tobacco	84	94,14	62,53	17	4,63	3,77
4. Textiles	7,817	473,19	405,74	1,074	200,72	214,13
(a) Cotton Textiles	655	99,84	88,06	210	53,07	49,78
(b) Jute Textiles	35	2,72	1,86	11	7,16	3,59
(c) Handloom Textiles & Khadi	508	21,48	20,39	156	5,78	4,81
(d) Other Textiles	6,619	349,15	295,42	697	134,70	155,95
5. Paper, Paper Products & Printing	1,747	216,82	184,06	585	108,86	71,59
6. Leather & Leather Products	1,180	138,23	109,87	885	336,39	263,80
7. Rubber & Rubber Products	536	128,63	118,30	153	13,30	9,42
8. Chemicals & Chemical Products	2,607	395,34	346,25	1,471	169,70	149,05
(a) Heavy Industrial Chemicals	74	53,73	42,13	40	4,70	4,35
(b) Fertilisers	67	37,53	27,46	45	50,02	51,10
(c) Drugs & Pharmaceuticals	623	73,32	56,74	192	22,49	19,01
(d) Non-Edible Oils	63	22,58	20,94	8	2,10	1,93
(e) Other Chemicals & Chemical Products	1,780	208,17	198,99	1,186	90,38	72,67
9. Petroleum, Coal Products & Nuclear Fuels	95	16,24	10,73	22	1,93	1,64
10. Manufacture of Cement & Cement Products	188	15,26	15,05	274	29,30	26,39
11. Basic Metals & Metal Products	5,964	783,63	608,17	575	144,25	132,55
(a) Iron & Steel	590	308,97	244,46	203	85,95	92,53
(b) Non-Ferrous Metals	494	105,66	88,65	6	68	49
(c) Other Metal Products	4,880	369,00	275,07	366	57,62	39,54
12. Engineering	2,839	554,63	405,47	632	168,19	135,57
(a) Heavy Engineering	244	101,37	82,14	31	18,16	12,72
(b) Light Engineering	1,177	77,10	53,60	221	11,98	11,01
(c) Electrical Machinery & Goods	1,249	224,99	163,80	311	79,06	38,77
(d) Electronic Machinery & Goods	169	151,18	105,92	69	58,99	73,07
13. Vehicles, Vehicle Parts & Transport Equipments	945	161,49	116,22	262	160,07	175,10
14. Other Industries	1,06,046	863,05	722,37	30,863	215,07	186,45
15. Electricity, Gas & Water	66	48,77	41,69	39	202,74	128,12
(a) Electricity Generation & Transmission	50	40,81	40,36	27	201,73	127,07
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	16	7,96	1,33	12	1,01	1,05
16. Construction	1,218	40,44	32,05	289	18,64	15,03
III. TRANSPORT OPERATORS	13,207	94,32	71,53	3,630	64,49	52,60
IV. PROFESSIONAL AND OTHER SERVICES	37,272	358,84	290,35	9,926	172,81	135,64
V. PERSONAL LOANS	3,70,833	1825,37	1572,00	1,61,295	920,55	771,07
1. Loans for Purchase of Consumer Durables	27,090	101,62	82,57	12,260	47,03	38,33
2. Loans for Housing	76,614	719,19	645,88	37,499	402,40	355,07
3. Rest of the Personal Loans	2,67,129	1004,56	843,54	1,11,536	471,12	377,67
VI. TRADE	1,28,446	1476,42	1205,81	30,037	1860,85	1724,38
1. Wholesale Trade	14,417	586,97	441,30	5,229	1584,06	1505,72
2. Retail Trade	1,14,029	889,44	764,51	24,808	276,79	218,66
VII. FINANCE	530	614,34	429,71	133	85,66	46,70
VIII. ALL OTHERS	95,432	985,73	864,59	52,109	547,15	421,02
TOTAL BANK CREDIT	9,00,563	10756,27	8800,42	3,04,059	6023,39	5073,72
<i>OF WHICH</i> : 1. Artisans & Village Industries	25,577	93,09	80,53	3,445	17,50	16,03
2. Other Small Scale Industries	70,155	1602,02	1287,19	16,692	520,56	394,77