

**State: Uttarpradesh**

**Table No.5.6 – State and Bank Group-wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation–March 2002**

<b>CENTRAL REGION</b>		(Amount in Rupees Lakh)				
<b>OCCUPATION</b>	<b>STATE BANK OF INDIA AND ITS ASSOCIATES</b>			<b>NATIONALISED BANKS</b>		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
<b>I. AGRICULTURE</b>	<b>4,33,746</b>	<b>2377,11</b>	<b>1791,46</b>	<b>10,86,402</b>	<b>4077,18</b>	<b>3269,90</b>
1. Direct Finance	4,32,611	2216,17	1681,01	10,50,452	3272,76	2687,38
2. Indirect Finance	1,135	160,95	110,45	35,950	804,43	582,52
<b>II. INDUSTRY</b>	<b>51,075</b>	<b>2727,97</b>	<b>1917,74</b>	<b>1,89,749</b>	<b>6945,95</b>	<b>5649,25</b>
1. Mining & Quarrying	86	133,05	18,10	245	28,00	24,87
2. Food Manufacturing & Processing	6,307	630,54	483,41	12,059	1803,19	1419,94
(a) Rice Mills, Flour & Dal Mills	3,517	163,34	121,56	7,495	269,74	208,01
(b) Sugar	101	316,07	251,73	151	650,96	466,41
(c) Edible Oils & Vanaspati	577	24,07	19,11	1,079	79,36	70,97
(d) Tea Processing	7	1,18	86	28	22,14	19,40
(e) Processing of Fruits & Vegetables	18	96	1,21	49	8,96	7,48
(f) Others	2,087	124,93	88,94	3,257	772,03	647,67
3. Beverage & Tobacco	51	63,24	29,14	133	65,57	53,07
4. Textiles	6,319	332,10	228,58	17,015	776,70	641,37
(a) Cotton Textiles	385	102,26	60,78	3,677	230,27	209,50
(b) Jute & Other Natural Fibre Textiles	634	2,57	2,43	141	17,52	14,09
(c) Handloom Textiles & Khadi	469	12,73	11,48	4,045	51,07	44,99
(d) Other Textiles & Textile Products	4,831	214,53	153,90	9,152	477,84	372,80
5. Paper, Paper Products & Printing	941	69,62	50,07	2,398	354,11	291,73
6. Leather & Leather Products	1,315	115,31	90,62	2,385	328,78	295,98
7. Rubber & Plastic Products	1,674	84,51	71,86	1,687	321,68	284,41
8. Chemicals & Chemical Products	1,026	267,84	167,22	4,480	444,74	384,36
(a) Heavy Industrial Chemicals	33	7,39	5,22	175	208,79	201,80
(b) Fertilisers	36	134,85	67,18	44	27,15	25,58
(c) Drugs & Pharmaceuticals	222	33,76	30,49	653	55,34	49,10
(d) Non-Edible Oils	27	15,65	12,24	25	7,06	6,31
(e) Other Chemicals & Chemical Products	708	76,19	52,09	3,583	146,39	101,58
9. Petroleum, Coal Products & Nuclear Fuels	47	8,78	5,72	149	16,15	11,66
10. Manufacture of Cement & Cement Products	825	15,97	13,23	638	21,41	20,64
11. Basic Metals & Metal Products	3,631	351,43	272,92	5,624	690,92	550,72
(a) Iron & Steel	366	153,79	127,25	573	258,79	245,83
(b) Non-Ferrous Metals	264	63,98	49,10	488	211,65	132,63
(c) Metal Products	3,001	133,66	96,57	4,563	220,48	172,27
12. Engineering	2,586	399,96	277,94	4,936	572,15	427,39
(a) Heavy Engineering	91	65,36	47,00	307	63,64	46,52
(b) Light Engineering	1,031	125,79	73,66	2,108	66,82	56,45
(c) Electrical Machinery & Goods	1,181	50,86	34,97	1,568	295,88	202,12
(d) Electronic Machinery & Goods	283	157,94	122,30	953	145,81	122,29
13. Vehicles, Vehicle Parts & Transport Equipments	464	68,50	51,92	2,069	222,98	169,49
14. Other Industries	24,313	165,88	139,42	1,32,207	881,18	748,93
15. Electricity, Gas & Water	38	5,70	4,26	103	212,58	187,98
(a) Electricity Generation & Transmission	24	3,47	2,09	53	204,92	181,90
(b) Non-Conventional Energy	1	3	3	3	16	13

	(c) Gas, Steam & Water Supply	13	2,20	2,14	47	7,51	5,94
	16. Construction	1,452	15,56	13,32	3,621	205,82	136,70
<b>III.</b>	<b>TRANSPORT OPERATORS</b>	<b>6,105</b>	<b>56,23</b>	<b>38,95</b>	<b>26,757</b>	<b>195,63</b>	<b>154,10</b>
<b>IV.</b>	<b>PROFESSIONAL AND OTHER SERVICES</b>	<b>10,690</b>	<b>200,54</b>	<b>159,71</b>	<b>49,984</b>	<b>709,66</b>	<b>549,66</b>
<b>V.</b>	<b>PERSONAL LOANS</b>	<b>2,33,275</b>	<b>1607,47</b>	<b>1336,70</b>	<b>5,41,571</b>	<b>3880,69</b>	<b>3224,79</b>
	1. Loans for Purchase of Consumer Durables	11,829	56,74	39,25	35,043	176,00	145,95
	2. Loans for Housing	35,080	716,77	641,36	57,704	1355,87	1182,09
	3. Rest of the Personal Loans	1,86,366	833,97	656,09	4,48,824	2348,81	1896,75
<b>VI.</b>	<b>TRADE</b>	<b>98,947</b>	<b>1191,71</b>	<b>1015,61</b>	<b>3,88,025</b>	<b>2899,81</b>	<b>2363,35</b>
	1. Wholesale Trade	7,602	675,01	608,29	20,836	803,74	648,79
	2. Retail Trade	91,345	516,70	407,32	3,67,189	2096,06	1714,56
<b>VII.</b>	<b>FINANCE</b>	<b>3,260</b>	<b>40,21</b>	<b>25,91</b>	<b>3,192</b>	<b>358,24</b>	<b>296,07</b>
<b>VIII.</b>	<b>ALL OTHERS</b>	<b>1,10,382</b>	<b>2847,97</b>	<b>2287,47</b>	<b>3,93,806</b>	<b>3748,16</b>	<b>3128,88</b>
<b>TOTAL BANK CREDIT</b>		<b>9,47,480</b>	<b>11049,21</b>	<b>8573,55</b>	<b>26,79,486</b>	<b>22815,31</b>	<b>18636,00</b>
<i>OF WHICH: 1. Artisans and Village &amp; Tiny Industries</i>		8,240	329,05	273,21	43,263	210,44	174,75
<i>2. Other Small Scale Industries</i>		30,513	497,51	364,70	95,966	2128,09	1738,47

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>1</b>	<b>6,00</b>	<b>6,19</b>	<b>13,49,155</b>	<b>2428,60</b>	<b>1850,37</b>
1. Direct Finance	—	—	—	13,02,065	2329,30	1775,85
2. Indirect Finance	1	6,00	6,19	47,090	99,30	74,52
<b>II. INDUSTRY</b>	<b>919</b>	<b>106,55</b>	<b>71,08</b>	<b>2,25,325</b>	<b>389,90</b>	<b>295,19</b>
1. Mining & Quarrying	—	—	—	33	2,32	1,81
2. Food Manufacturing & Processing	1	3,00	3,00	3,613	23,53	17,40
(a) Rice Mills, Flour & Dal Mills	—	—	—	2,648	16,97	12,42
(b) Sugar	—	—	—	7	57	55
(c) Edible Oils & Vanaspati	—	—	—	374	2,22	1,38
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	1	3,00	3,00	584	3,78	3,05
3. Beverage & Tobacco	—	—	—	9	49	45
4. Textiles	4	12,20	7,07	2,314	5,16	4,33
(a) Cotton Textiles	2	8,00	2,88	53	24	17
(b) Jute & Other Natural Fibre Textiles	—	—	—	1	2	—
(c) Handloom Textiles & Khadi	—	—	—	1,985	3,17	2,74
(d) Other Textiles & Textile Products	2	4,20	4,19	275	1,72	1,42
5. Paper, Paper Products & Printing	—	—	—	60	1,21	1,00
6. Leather & Leather Products	—	—	—	521	73	43
7. Rubber & Plastic Products	1	34	29	22	55	68
8. Chemicals & Chemical Products	4	6,28	3,63	966	3,64	2,82
(a) Heavy Industrial Chemicals	—	—	—	1	5	2
(b) Fertilisers	—	—	—	3	11	7
(c) Drugs & Pharmaceuticals	1	3,60	95	897	2,63	2,02
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	3	2,68	2,68	65	85	71
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	10	71	53
10. Manufacture of Cement & Cement Products	—	—	—	126	64	53
11. Basic Metals & Metal Products	1	22	1	128	1,45	1,42
(a) Iron & Steel	1	22	1	2	37	43
(b) Non-Ferrous Metals	—	—	—	1	9	6
(c) Metal Products	—	—	—	125	99	93

12. Engineering	13	20,71	15,11	404	4,50	3,93
(a) Heavy Engineering	1	24	25	17	48	43
(b) Light Engineering	5	92	19	253	2,68	2,47
(c) Electrical Machinery & Goods	—	—	—	93	1,01	86
(d) Electronic Machinery & Goods	7	19,56	14,67	41	32	17
13. Vehicles, Vehicle Parts & Transport Equipments	6	59,30	36,99	890	8,59	5,70
14. Other Industries	889	4,50	4,98	2,11,852	316,97	238,43
15. Electricity, Gas & Water	—	—	—	6	71	48
(a) Electricity Generation & Transmission	—	—	—	1	3	4
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	5	67	43
16. Construction	—	—	—	4,371	18,72	15,25
<b>III. TRANSPORT OPERATORS</b>	—	—	—	<b>41,521</b>	<b>124,49</b>	<b>87,63</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2</b>	<b>91,25</b>	<b>69,70</b>	<b>98,392</b>	<b>139,43</b>	<b>100,32</b>
<b>V. PERSONAL LOANS</b>	<b>1,159</b>	<b>41,30</b>	<b>26,88</b>	<b>2,62,168</b>	<b>688,29</b>	<b>561,00</b>
1. Loans for Purchase of Consumer Durables	—	—	—	22,852	63,14	46,72
2. Loans for Housing	1	3	3	27,563	184,78	165,78
3. Rest of the Personal Loans	1,158	41,27	26,85	2,11,753	440,37	348,50
<b>VI. TRADE</b>	<b>7</b>	<b>19,84</b>	<b>17,79</b>	<b>3,37,926</b>	<b>500,15</b>	<b>371,49</b>
1. Wholesale Trade	5	12,00	9,88	11,305	25,70	20,73
2. Retail Trade	2	7,84	7,91	3,26,621	474,45	350,76
<b>VII. FINANCE</b>	—	—	—	<b>1,253</b>	<b>5,15</b>	<b>3,87</b>
<b>VIII. ALL OTHERS</b>	—	—	—	<b>1,01,978</b>	<b>172,33</b>	<b>128,28</b>
<b>TOTAL BANK CREDIT</b>	<b>2,088</b>	<b>264,93</b>	<b>191,65</b>	<b>24,17,718</b>	<b>4448,35</b>	<b>3398,15</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	1,41,846	198,23	148,06
2. Other Small Scale Industries	5	97	23	59,996	115,70	87,96

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
<b>I. AGRICULTURE</b>	<b>5,742</b>	<b>19,69</b>	<b>16,17</b>	<b>28,75,046</b>	<b>8908,59</b>	<b>6934,09</b>
1. Direct Finance	5,655	11,72	10,29	27,90,783	7829,94	6154,52
2. Indirect Finance	87	7,98	5,89	84,263	1078,65	779,57
<b>II. INDUSTRY</b>	<b>6,505</b>	<b>3693,57</b>	<b>2602,92</b>	<b>4,73,573</b>	<b>13863,93</b>	<b>10536,19</b>
1. Mining & Quarrying	8	43	42	372	163,80	45,20
2. Food Manufacturing & Processing	149	292,87	206,32	22,129	2753,14	2130,07
(a) Rice Mills, Flour & Dal Mills	39	5,08	5,14	13,699	455,13	347,13
(b) Sugar	27	234,65	175,50	286	1202,26	894,19
(c) Edible Oils & Vanaspati	10	31,76	5,68	2,040	137,40	97,14
(d) Tea Processing	1	15,00	16,06	36	38,31	36,32
(e) Processing of Fruits & Vegetables	10	2,88	1,85	77	12,80	10,54
(f) Others	62	3,50	2,09	5,991	907,24	744,75
3. Beverage & Tobacco	8	50,60	33,86	201	179,89	116,53
4. Textiles	282	330,64	220,71	25,934	1456,79	1102,07
(a) Cotton Textiles	55	158,33	93,68	4,172	499,11	367,00
(b) Jute & Other Natural Fibre Textiles	—	—	—	776	20,11	16,52
(c) Handloom Textiles & Khadi	15	48	39	6,514	67,45	59,60
(d) Other Textiles & Textile Products	212	171,84	126,64	14,472	870,13	658,95
5. Paper, Paper Products & Printing	84	96,19	64,80	3,483	521,13	407,60
6. Leather & Leather Products	27	15,23	9,96	4,248	460,06	396,98
7. Rubber & Plastic Products	63	48,97	23,74	3,447	456,04	380,98
8. Chemicals & Chemical Products	119	1011,58	715,00	6,595	1734,07	1273,04
(a) Heavy Industrial Chemicals	24	387,37	395,48	233	603,59	602,52

(b) Fertilisers	17	486,22	178,02	100	648,33	270,85
(c) Drugs & Pharmaceuticals	22	28,56	17,14	1,795	123,88	99,70
(d) Non-Edible Oils	1	6,10	6,10	53	28,81	24,65
(e) Other Chemicals & Chemical Products	55	103,34	118,27	4,414	329,45	275,32
9. Petroleum, Coal Products & Nuclear Fuels	2	6	3	208	25,69	17,94
10. Manufacture of Cement & Cement Products	13	63,98	67,11	1,602	102,00	101,51
11. Basic Metals & Metal Products	253	816,39	385,84	9,637	1860,40	1210,92
(a) Iron & Steel	53	752,39	344,85	995	1165,56	718,38
(b) Non-Ferrous Metals	13	20,27	13,41	766	295,98	195,20
(c) Metal Products	187	43,74	27,58	7,876	398,86	297,35
12. Engineering	130	411,53	290,33	8,069	1408,85	1014,70
(a) Heavy Engineering	13	18,69	5,29	429	148,41	99,50
(b) Light Engineering	34	33,43	30,67	3,431	229,63	163,44
(c) Electrical Machinery & Goods	43	27,44	16,71	2,885	375,20	254,67
(d) Electronic Machinery & Goods	40	331,97	237,66	1,324	655,61	497,09
13. Vehicles, Vehicle Parts & Transport Equipments	55	515,08	551,51	3,484	874,46	815,62
14. Other Industries	5,250	23,44	19,20	3,74,511	1391,95	1150,96
15. Electricity, Gas & Water	4	10,16	7,16	151	229,15	199,87
(a) Electricity Generation & Transmission	1	10,00	7,00	79	218,42	191,04
(b) Non-Conventional Energy	—	—	—	4	19	16
(c) Gas, Steam & Water Supply	3	16	16	68	10,54	8,67
16. Construction	58	6,40	6,93	9,502	246,51	172,20
<b>III. TRANSPORT OPERATORS</b>	<b>1,163</b>	<b>10,43</b>	<b>6,74</b>	<b>75,546</b>	<b>386,78</b>	<b>287,43</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,835</b>	<b>190,88</b>	<b>126,47</b>	<b>1,61,903</b>	<b>1331,76</b>	<b>1005,86</b>
<b>V. PERSONAL LOANS</b>	<b>21,818</b>	<b>117,55</b>	<b>96,68</b>	<b>10,59,991</b>	<b>6335,30</b>	<b>5246,05</b>
1. Loans for Purchase of Consumer Durables	1,118	3,43	2,44	70,842	299,31	234,36
2. Loans for Housing	3,098	27,04	23,69	1,23,446	2284,49	2012,95
3. Rest of the Personal Loans	17,602	87,09	70,55	8,65,703	3751,51	2998,75
<b>VI. TRADE</b>	<b>8,560</b>	<b>129,43</b>	<b>100,08</b>	<b>8,33,465</b>	<b>4740,94</b>	<b>3868,32</b>
1. Wholesale Trade	1,370	73,89	53,27	41,118	1590,34	1340,95
2. Retail Trade	7,190	55,55	46,82	7,92,347	3150,60	2527,36
<b>VII. FINANCE</b>	<b>22</b>	<b>34,04</b>	<b>15,78</b>	<b>7,727</b>	<b>437,64</b>	<b>341,63</b>
<b>VIII. ALL OTHERS</b>	<b>14,241</b>	<b>92,43</b>	<b>61,87</b>	<b>6,20,407</b>	<b>6860,88</b>	<b>5606,51</b>
<b>TOTAL BANK CREDIT</b>	<b>60,886</b>	<b>4288,03</b>	<b>3026,72</b>	<b>61,07,658</b>	<b>42865,83</b>	<b>33826,07</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,668	2,23	1,78	1,95,017	739,95	597,81
2. Other Small Scale Industries	2,640	86,81	75,58	1,89,120	2829,08	2266,95