

Uttar Pradesh

Table No.5.7–State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March 2002

CENTRAL REGION		(Amount in Rupees Lakh)					
OCCUPATION	RURAL			SEMI-URBAN			
	No. of	Credit	Amount	No. of	Credit	Amount	
	Accounts	Limit	Out	Accounts	Limit	Out	
	standing			standing			
1	2	3	4	5	6	6	
I. AGRICULTURE	21,82,227	5491,67	4232,23	5,92,912	2448,88	1917,90	
1. Direct Finance	21,16,894	5083,99	3996,25	5,78,873	2209,41	1739,17	
2. Indirect Finance	65,333	407,68	235,99	14,039	239,47	178,73	
II. INDUSTRY	2,71,228	1710,36	1236,17	80,063	2804,65	2062,90	
1. Mining & Quarrying	128	107,40	5,65	70	5,04	4,44	
2. Food Manufacturing & Processing	12,127	380,94	286,14	5,697	1155,43	867,13	
(a) Rice Mills, Flour & Dal Mills	8,474	110,42	88,60	3,172	157,21	121,82	
(b) Sugar	58	137,24	127,67	88	616,32	410,38	
(c) Edible Oils & Vanaspati	1,167	47,50	19,84	554	18,10	13,35	
(d) Tea Processing	3	48	26	1	5	—	
(e) Processing of Fruits & Vegetables	3	24	25	18	4,15	3,46	
(f) Others	2,422	85,05	49,52	1,864	359,59	318,12	
3. Beverage & Tobacco	21	33,92	31,05	79	33,34	12,10	
4. Textiles	8,557	132,28	107,16	6,658	512,18	365,85	
(a) Cotton Textiles	868	24,03	23,08	326	167,96	108,25	
(b) Jute & Other Natural Fibre Textiles	131	1,20	97	436	1,33	1,12	
(c) Handloom Textiles & Khadi	2,758	8,21	6,19	1,561	17,45	14,48	
(d) Other Textiles & Textile Products	4,800	98,85	76,93	4,335	325,44	242,01	
5. Paper, Paper Products & Printing	313	39,97	22,26	746	73,68	55,21	
6. Leather & Leather Products	738	15,34	14,04	572	7,18	4,90	
7. Rubber & Plastic Products	268	20,75	16,80	312	14,86	15,36	
8. Chemicals & Chemical Products	1,100	137,37	81,62	3,252	325,33	269,93	
(a) Heavy Industrial Chemicals	21	4,08	3,69	23	176,03	174,64	
(b) Fertilisers	8	85,11	35,12	19	45,00	31,45	
(c) Drugs & Pharmaceuticals	668	21,47	18,36	545	28,34	25,43	
(d) Non-Edible Oils	2	6,35	6,33	6	2,01	1,97	
(e) Other Chemicals & Chemical Products	401	20,36	18,12	2,659	73,95	36,45	
9. Petroleum, Coal Products & Nuclear Fuels	99	11,14	5,76	30	1,44	1,13	
10. Manufacture of Cement & Cement Products	893	10,99	9,12	225	5,64	4,21	
11. Basic Metals & Metal Products	898	105,97	94,03	818	222,67	103,83	
(a) Iron & Steel	127	73,70	69,58	102	47,52	37,55	
(b) Non-Ferrous Metals	13	6,91	7,20	66	107,67	31,91	
(c) Metal Products	758	25,37	17,25	650	67,49	34,38	
12. Engineering	2,019	128,81	103,70	1,181	102,00	78,83	
(a) Heavy Engineering	40	19,41	14,70	55	28,74	24,99	
(b) Light Engineering	1,333	20,85	16,25	493	28,00	12,11	
(c) Electrical Machinery & Goods	395	11,90	10,74	376	12,90	10,34	
(d) Electronic Machinery & Goods	251	76,66	62,02	257	32,36	31,39	
13. Vehicles, Vehicle Parts & Transport Equipments	1,487	30,90	18,06	557	62,67	43,01	
14. Other Industries	2,37,768	506,96	398,36	58,653	251,76	208,75	
15. Electricity, Gas & Water	7	25,21	25,21	27	4,53	3,36	
(a) Electricity Generation & Transmission	3	25,05	25,04	9	1,34	39	
(b) Non-Conventional Energy	2	9	9	—	—	—	
(c) Gas, Steam & Water Supply	2	7	8	18	3,19	2,97	
16. Construction	4,805	22,40	17,21	1,186	26,91	24,88	
III. TRANSPORT OPERATORS	45,427	163,23	119,02	15,199	85,82	65,64	

IV. PROFESSIONAL AND OTHER SERVICES	97,353	279,67	207,35	27,598	148,62	116,42
V. PERSONAL LOANS	3,39,515	1219,48	977,71	2,02,211	1000,07	830,74
1. Loans for Purchase of Consumer Durables	21,940	74,05	57,82	13,311	51,09	39,15
2. Loans for Housing	23,166	231,07	201,73	19,298	273,64	241,23
3. Rest of the Personal Loans	2,94,409	914,35	718,17	1,69,602	675,34	550,36
VI. TRADE	4,50,057	1170,45	894,19	2,00,630	973,19	792,49
1. Wholesale Trade	14,191	134,18	106,96	8,940	242,02	197,88
2. Retail Trade	4,35,866	1036,27	787,23	1,91,690	731,16	594,61
VII. FINANCE	3,237	180,50	177,35	1,565	27,49	25,74
VIII. ALL OTHERS	2,75,372	1233,90	983,30	1,48,033	877,19	704,22
TOTAL BANK CREDIT	36,64,416	11449,25	8827,33	12,68,211	8365,90	6516,05
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,46,154	285,43	224,46	28,493	165,21	135,53
2. Other Small Scale Industries	89,931	420,37	334,71	32,901	545,55	415,96

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out	Accounts	Limit	Out
			standing			standing
	7	8	9	10	11	12
I. AGRICULTURE	93,892	808,34	646,52	6,015	159,70	137,44
1. Direct Finance	89,381	489,10	381,41	5,635	47,44	37,69
2. Indirect Finance	4,511	319,24	265,10	380	112,26	99,75
II. INDUSTRY	96,645	7297,57	5576,51	25,637	2051,35	1660,61
1. Mining & Quarrying	152	45,20	30,35	22	6,17	4,76
2. Food Manufacturing & Processing	3,083	972,69	762,38	1,222	244,08	214,43
(a) Rice Mills, Flour & Dal Mills	1,351	163,03	116,05	702	24,47	20,66
(b) Sugar	104	326,19	244,70	36	122,51	111,44
(c) Edible Oils & Vanaspati	258	44,38	40,76	61	27,42	23,20
(d) Tea Processing	5	50	47	27	37,27	35,59
(e) Processing of Fruits & Vegetables	33	7,19	5,56	23	1,22	1,27
(f) Others	1,332	431,40	354,83	373	31,19	22,28
3. Beverage & Tobacco	76	95,79	63,32	25	16,83	10,06
4. Textiles	9,041	636,54	476,15	1,678	175,79	152,91
(a) Cotton Textiles	2,732	223,06	161,16	246	84,06	74,51
(b) Jute & Other Natural Fibre Textiles	182	9,95	7,89	27	7,63	6,54
(c) Handloom Textiles & Khadi	2,112	33,99	32,17	83	7,80	6,77
(d) Other Textiles & Textile Products	4,015	369,54	274,93	1,322	76,30	65,08
5. Paper, Paper Products & Printing	1,876	296,29	251,23	548	111,19	78,90
6. Leather & Leather Products	1,768	68,81	58,64	1,170	368,72	319,41
7. Rubber & Plastic Products	1,785	340,16	281,45	1,082	80,28	67,37
8. Chemicals & Chemical Products	1,574	1175,18	835,57	669	96,19	85,91
(a) Heavy Industrial Chemicals	111	412,79	414,09	78	10,68	10,10
(b) Fertilisers	48	498,73	186,16	25	19,50	18,12
(c) Drugs & Pharmaceuticals	408	56,90	40,24	174	17,18	15,67
(d) Non-Edible Oils	30	10,31	9,35	15	10,15	7,00
(e) Other Chemicals & Chemical Products	977	196,45	185,72	377	38,69	35,02
9. Petroleum, Coal Products & Nuclear Fuels	61	11,14	9,55	18	1,97	1,50
10. Manufacture of Cement & Cement Products	449	74,76	78,17	35	10,61	10,02
11. Basic Metals & Metal Products	7,285	1380,20	877,29	636	151,57	135,77
(a) Iron & Steel	594	948,39	529,52	172	95,96	81,73
(b) Non-Ferrous Metals	671	172,45	140,59	16	8,97	15,50
(c) Metal Products	6,020	259,36	207,18	448	46,65	38,55
12. Engineering	3,888	912,04	685,49	981	265,99	146,68
(a) Heavy Engineering	247	60,19	40,87	87	40,08	18,95
(b) Light Engineering	1,388	146,34	113,81	217	34,44	21,27

	(c) Electrical Machinery & Goods	1,753	205,49	169,38	361	144,90	64,21
	(d) Electronic Machinery & Goods	500	500,02	361,43	316	46,57	42,25
	13. Vehicles, Vehicle Parts & Transport Equipments	1,087	625,53	631,46	353	155,37	123,09
	14. Other Industries	62,639	501,25	424,37	15,451	131,99	119,48
	15. Electricity, Gas & Water	74	44,03	23,26	43	155,38	148,04
	(a) Electricity Generation & Transmission	42	40,19	20,60	25	151,84	145,00
	(b) Non-Conventional Energy	1	7	4	1	3	3
	(c) Gas, Steam & Water Supply	31	3,77	2,62	17	3,51	3,01
	16. Construction	1,807	117,98	87,83	1,704	79,22	42,28
III.	TRANSPORT OPERATORS	11,631	102,28	74,48	3,289	35,45	28,29
IV.	PROFESSIONAL AND OTHER SERVICES	28,536	689,71	509,28	8,416	213,76	172,81
V.	PERSONAL LOANS	3,67,998	2892,28	2413,84	1,50,267	1223,47	1023,76
	1. Loans for Purchase of Consumer Durables	27,792	137,60	106,55	7,799	36,56	30,83
	2. Loans for Housing	55,358	1240,38	1091,11	25,624	539,39	478,89
	3. Rest of the Personal Loans	2,84,848	1514,29	1216,18	1,16,844	647,53	514,04
VI.	TRADE	1,53,137	1595,36	1284,17	29,641	1001,94	897,46
	1. Wholesale Trade	14,180	541,08	425,61	3,807	673,05	610,50
	2. Retail Trade	1,38,957	1054,28	858,56	25,834	328,89	286,97
VII.	FINANCE	1,861	123,43	64,96	1,064	106,23	73,57
VIII.	ALL OTHERS	1,42,869	2074,72	1703,67	54,133	2675,08	2215,31
TOTAL BANK CREDIT		8,96,569	15583,70	12273,43	2,78,462	7466,98	6209,26
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries		17,882	209,97	172,06	2,488	79,34	65,75
2. Other Small Scale Industries		53,253	1391,64	1118,73	13,035	471,51	397,55