

**TABLE NO.57 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2003**

CENTRAL REGION
STATE :UTTAR PRADESH

(Amount in Rupees 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	24,72,864	6721,32	5530,92	6,56,599	2915,48	2397,98
1. Direct Finance	24,01,282	6482,16	5350,93	6,42,417	2650,08	2155,67
2. Indirect Finance	71,582	239,16	179,99	14,182	265,40	242,31
II. INDUSTRY	2,63,048	2125,30	1683,39	76,192	2598,74	1982,80
1. Mining & Quarrying	160	7,13	620	83	507	448
2. Food Manufacturing & Processing	13,535	358,92	289,14	7,324	1139,35	849,00
(a) Rice Mills, Flour & Dal Mills	9,469	87,33	71,62	4,904	226,11	120,66
(b) Sugar	46	201,08	163,33	126	696,38	580,33
(c) Edible Oils & Vanaspati	1,369	21,44	11,86	556	13,98	10,78
(d) Tea Processing	5	42	17	1	6	5
(e) Processing of Fruits & Vegetables	14	47	37	11	208	1,12
(f) Others	2,632	48,18	41,79	1,726	200,74	136,06
3. Beverage & Tobacco	20	28,13	22,84	56	20,25	17,21
4. Textiles	11,688	236,34	157,86	7,215	492,19	397,58
(a) Cotton Textiles	1,283	33,32	30,26	712	155,70	116,56
(b) Jute & Other Natural Fibre Textiles	311	2,02	1,65	26	77	73
(c) Handloom Textiles & Khadi	3,527	12,25	7,35	2,189	22,97	17,39
(d) Other Textiles & Textile Products	6,567	188,75	118,60	4,288	312,75	262,90
5. Paper, Paper Products & Printing	299	67,85	43,20	637	86,74	62,89
6. Leather & Leather Products	581	10,31	8,48	452	11,62	6,62
7. Rubber & Plastic Products	253	18,00	15,84	237	15,98	14,02
8. Chemicals & Chemical Products	712	134,34	80,05	2,836	137,88	115,99
(a) Heavy Industrial Chemicals	17	44,59	6,24	36	40,88	51,16
(b) Fertilisers	6	19,90	20,94	15	20,35	4,72
(c) Drugs & Pharmaceuticals	242	17,91	6,58	223	4,00	3,44
(d) Non-Edible Oils	2	6,35	6,35	8	1,81	1,38
(e) Other Chemicals & Chemical Products	445	45,59	39,95	2,554	70,83	55,28
9. Petroleum, Coal Products & Nuclear Fuels	72	13,59	8,85	29	2,97	2,67
10. Manufacture of Cement & Cement Products	694	18,73	15,91	164	6,03	4,82
11. Basic Metals & Metal Products	882	72,70	82,92	952	241,15	130,84
(a) Iron & Steel	111	42,86	59,77	87	68,01	59,23
(b) Non-Ferrous Metals	16	4,60	3,45	20	103,25	33,88
(c) Metal Products	755	25,25	19,70	845	69,90	37,73
12. Engineering	2,786	223,67	145,09	1,375	69,77	57,40
(a) Heavy Engineering	68	11,63	10,85	90	26,49	20,94
(b) Light Engineering	1,943	18,70	16,62	712	24,11	20,36
(c) Electrical Machinery & Goods	516	37,58	33,56	388	12,71	10,60
(d) Electronic Machinery & Goods	259	155,77	84,08	185	6,46	5,50
13. Vehicles, Vehicle Parts & Transport Equipments	1,485	100,92	95,06	719	61,31	57,94
14. Other Industries	2,28,441	530,71	424,48	52,867	281,25	238,37
15. Electricity, Gas & Water	18	155,46	155,45	23	4,06	2,65
(a) Electricity Generation & Transmission	6	155,15	155,13	8	1,39	48
(b) Non-Conventional Energy	8	20	20	1	10	10
(c) Gas, Steam & Water Supply	4	11	12	14	2,57	2,07
16. Construction	1,422	148,49	132,02	1,223	23,11	20,31
III. TRANSPORT OPERATORS	37,853	152,44	113,62	11,220	77,85	61,03
IV. PROFESSIONAL AND OTHER SERVICES	93,826	236,84	179,63	29,887	194,50	144,74
V. PERSONAL LOANS	3,33,525	1431,33	1187,98	2,07,924	1239,72	1035,08
1. Loans for Purchase of Consumer Durables	21,583	82,28	60,86	13,343	51,11	39,41
2. Loans for Housing	23,867	307,18	279,96	23,516	353,26	317,18
3. Rest of the Personal Loans	2,88,075	1041,87	847,16	1,71,065	835,35	678,49
VI. TRADE	4,27,487	1228,68	967,25	1,77,031	1023,69	869,31
1. Wholesale Trade	17,866	149,14	126,46	8,137	208,61	182,25
2. Retail Trade	4,09,621	1079,54	840,79	1,68,894	815,08	687,06
VII. FINANCE	4,194	84,93	81,77	1,941	427,48	432,46
VIII. ALL OTHERS	2,66,930	921,53	705,77	1,43,546	929,93	742,57
TOTAL BANK CREDIT	38,99,727	12902,37	10450,33	13,04,340	9407,40	7665,96
OF WHICH:						
1. Artisans and Village & Tiny Industries	1,45,415	290,60	225,81	26,775	217,72	174,52
2. Other Small Scale Industries	91,473	531,77	425,97	31,792	561,40	460,73

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CENTRAL REGION
STATE : UTTAR PRADESH

(Amount in Rupees 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	91,658	815,20	680,29	4,328	243,13	184,11
1. Direct Finance	88,192	598,09	488,90	3,864	47,63	42,52
2. Indirect Finance	3,466	217,10	191,39	464	195,50	141,59
II. INDUSTRY	78,951	9239,79	7288,60	22,980	2563,84	1969,81
1. Mining & Quarrying	121	12,76	10,86	30	23,22	23,03
2. Food Manufacturing & Processing	3,533	1100,25	853,45	1,336	306,11	271,20
(a) Rice Mills, Flour & Dal Mills	1,336	174,77	138,90	690	34,44	29,70
(b) Sugar	107	596,44	463,08	24	161,07	146,62
(c) Edible Oils & Vanaspati	350	98,41	92,12	102	39,28	35,08
(d) Tea Processing	7	1,91	95	24	35,49	33,53
(e) Processing of Fruits & Vegetables	42	11,27	6,26	7	34	41
(f) Others	1,691	217,45	152,15	489	35,49	25,87
3. Beverage & Tobacco	103	161,98	114,05	38	32,71	27,76
4. Textiles	7,009	879,96	632,42	1,815	192,44	158,14
(a) Cotton Textiles	1,038	289,81	225,75	198	45,23	31,87
(b) Jute & Other Natural Fibre Textiles	126	13,51	9,01	28	10,22	9,18
(c) Handloom Textiles & Khadi	1,603	32,10	30,21	44	3,24	2,06
(d) Other Textiles & Textile Products	4,242	544,54	367,45	1,545	133,75	115,03
5. Paper, Paper Products & Printing	1,970	342,34	293,80	517	134,63	108,07
6. Leather & Leather Products	2,111	82,21	71,65	1,208	363,05	328,10
7. Rubber & Plastic Products	1,438	361,31	291,58	774	75,05	60,84
8. Chemicals & Chemical Products	1,674	1238,69	1002,57	687	118,96	99,30
(a) Heavy Industrial Chemicals	124	484,09	458,42	64	14,48	13,26
(b) Fertilisers	44	436,94	257,35	30	25,88	21,81
(c) Drugs & Pharmaceuticals	465	70,32	51,60	182	18,67	17,16
(d) Non-Edible Oils	32	16,28	14,37	11	9,68	3,75
(e) Other Chemicals & Chemical Products	1,009	231,05	220,83	400	50,25	43,31
9. Petroleum, Coal Products & Nuclear Fuels	79	20,82	19,26	18	1,74	1,52
10. Manufacture of Cement & Cement Products	222	110,94	114,63	33	14,30	13,75
11. Basic Metals & Metal Products	6,401	1973,50	1346,19	616	323,27	144,75
(a) Iron & Steel	698	1425,22	863,78	153	260,67	87,80
(b) Non-Ferrous Metals	691	192,42	173,12	13	4,26	14,28
(c) Metal Products	5,012	355,86	309,28	450	58,34	42,67
12. Engineering	3,487	1039,60	796,19	1,217	271,65	152,09
(a) Heavy Engineering	413	88,15	70,12	84	41,84	21,92
(b) Light Engineering	1,428	160,42	144,15	357	45,72	26,40
(c) Electrical Machinery & Goods	1,239	212,38	178,06	375	144,65	70,61
(d) Electronic Machinery & Goods	407	578,64	403,87	401	39,44	33,16
13. Vehicles, Vehicle Parts & Transport Equipments	1,249	805,54	844,88	411	173,07	136,14
14. Other Industries	47,451	535,33	473,65	12,898	316,70	256,18
15. Electricity, Gas & Water	74	34,30	27,66	33	159,91	139,84
(a) Electricity Generation & Transmission	43	23,20	17,90	17	156,72	137,17
(b) Non-Conventional Energy	5	7,50	7,48	1	3	4
(c) Gas, Steam & Water Supply	26	3,61	2,28	15	3,17	2,63
16. Construction	2,029	540,28	395,75	1,349	57,05	49,11
III. TRANSPORT OPERATORS	9,620	93,72	74,97	2,469	28,87	22,98
IV. PROFESSIONAL AND OTHER SERVICES	30,268	892,90	696,14	9,497	294,09	238,98
V. PERSONAL LOANS	4,57,767	3962,16	3172,69	1,82,218	1860,95	1523,40
1. Loans for Purchase of Consumer Durables	25,282	119,39	94,80	6,592	30,99	25,80
2. Loans for Housing	71,028	1621,00	1504,79	34,697	846,37	746,97
3. Rest of the Personal Loans	3,61,457	2221,77	1573,10	1,40,929	983,59	750,63
VI. TRADE	1,52,706	2015,63	1702,22	29,952	1329,62	1191,32
1. Wholesale Trade	10,208	597,90	508,12	3,701	877,84	804,27
2. Retail Trade	1,42,498	1417,73	1194,10	26,251	451,77	387,05
VII. FINANCE	2,275	179,64	147,15	1,266	178,98	105,45
VIII. ALL OTHERS	1,38,914	1582,19	1338,89	62,773	773,29	630,61
TOTAL BANK CREDIT	9,62,159	18781,23	15100,95	3,15,483	7272,77	5866,66
OF WHICH:						
1. Artisans and Village & Tiny Industries	16,765	251,41	201,10	2,316	89,29	73,18
2. Other Small Scale Industries	44,108	1546,13	1375,91	9,915	557,54	477,93