

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

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	26,01,782	7843,76	6293,89	6,70,948	3388,44	2724,21
1. Direct Finance	25,42,799	7617,56	6122,12	6,60,633	3262,40	2619,50
2. Indirect Finance	58,983	226,20	171,77	10,315	126,03	104,70
II. INDUSTRY	1,86,435	2511,96	1911,96	52,489	2834,01	2009,57
1. Mining & Quarrying	231	75,80	8,87	184	14,45	11,89
2. Food Manufacturing & Processing	10,421	676,68	488,74	4,251	1327,33	984,37
(a) Rice Mills, Flour & Dal Mills	6,984	114,08	96,10	2,321	191,69	123,53
(b) Sugar	69	488,95	347,07	146	959,17	718,06
(c) Edible Oils & Vanaspati	905	9,80	8,29	369	10,86	9,11
(d) Tea Processing	1	2	2	4	51	48
(e) Processing of Fruits & Vegetables	20	65	53	13	1,30	95
(f) Others	2,442	63,19	36,74	1,398	163,80	132,26
3. Beverage & Tobacco	24	43,60	30,07	67	13,11	11,12
4. Textiles	8,427	208,10	163,64	4,651	535,94	384,64
(a) Cotton Textiles	962	36,14	33,67	645	119,00	102,72
(b) Jute & Other Natural Fibre Textiles	674	1,80	1,37	22	7,47	3,31
(c) Handloom Textiles & Khadi	2,403	13,35	9,30	1,913	25,76	20,22
(d) Other Textiles & Textile Products	4,388	156,80	119,30	2,071	383,70	258,39
5. Paper, Paper Products & Printing	247	45,91	43,75	405	70,82	51,31
6. Leather & Leather Products	501	11,16	6,31	190	4,33	2,20
7. Rubber & Plastic Products	188	17,42	15,09	189	20,37	15,22
8. Chemicals & Chemical Products	1,309	150,48	91,18	460	138,57	61,36
(a) Heavy Industrial Chemicals	17	57,88	33,39	34	50,04	26,64
(b) Fertilisers	7	20,74	21,58	16	17,52	4,70
(c) Drugs & Pharmaceuticals	133	24,44	6,73	88	5,86	4,61
(d) Non-Edible Oils	8	6,70	6,45	5	65	37
(e) Other Chemicals & Chemical Products	1,144	40,72	23,03	317	64,50	25,03
9. Petroleum, Coal Products & Nuclear Fuels	73	9,12	7,98	24	4,96	4,68
10. Manufacture of Cement & Cement Products	632	18,99	15,60	149	5,50	4,69
11. Basic Metals & Metal Products	708	146,05	123,97	1,517	266,59	153,68
(a) Iron & Steel	130	67,37	51,68	99	87,01	70,33
(b) Non-Ferrous Metals	23	14,58	13,23	21	155,25	62,80
(c) Metal Products	555	64,10	59,06	1,397	24,32	20,55
12. Engineering	1,519	374,46	305,78	1,051	49,91	40,74
(a) Heavy Engineering	83	8,87	7,47	92	12,15	11,60
(b) Light Engineering	734	52,85	46,87	540	19,69	15,22
(c) Electrical Machinery & Goods	481	60,38	37,65	280	14,03	11,35
(d) Electronic Machinery & Goods	221	252,36	213,79	139	4,04	2,57
13. Vehicles, Vehicle Parts & Transport Equipments	927	63,67	50,50	609	52,38	24,98
14. Other Industries	1,58,553	478,71	375,93	37,163	283,79	219,67
15. Electricity, Gas & Water	43	56,96	56,80	42	2,13	1,67
(a) Electricity Generation & Transmission	30	56,53	56,42	23	1,09	83
(b) Non-Conventional Energy	-	-	-	2	18	11
(c) Gas, Steam & Water Supply	13	43	38	17	87	72
16. Construction	2,632	134,85	127,74	1,537	43,85	37,34
III. TRANSPORT OPERATORS	29,279	133,38	95,70	9,393	70,59	54,30
IV. PROFESSIONAL AND OTHER SERVICES	78,556	556,33	429,91	26,109	188,20	150,65
V. PERSONAL LOANS	3,91,341	2063,48	1644,15	2,60,897	1881,98	1514,34
1. Loans for Purchase of Consumer Durables	33,612	126,23	92,97	18,420	70,59	53,38
2. Loans for Housing	29,369	448,43	400,12	29,493	498,74	453,09
3. Rest of the Personal Loans	3,28,360	1488,82	1151,06	2,12,984	1312,65	1007,88
VI. TRADE	3,48,677	1172,78	893,15	1,47,268	1051,62	852,31
1. Wholesale Trade	16,939	107,60	84,43	7,176	182,55	146,71
2. Retail Trade	3,31,738	1065,18	808,71	1,40,092	869,07	705,59
VII. FINANCE	5,135	20,88	14,48	1,228	39,32	20,09
VIII. ALL OTHERS	3,21,289	1168,37	909,98	1,61,661	1173,33	926,26
TOTAL BANK CREDIT	39,62,494	15470,95	12193,22	13,29,993	10627,49	8251,72
OF WHICH : 1. Artisans and Village & Tiny Industries	1,28,665	320,12	239,46	27,435	233,67	184,26
2. Other Small Scale Industries	37,621	457,90	366,37	14,315	671,80	479,09

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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	92,453	1209,16	1005,26	4,460	364,99	294,65
1. Direct Finance	88,565	975,30	803,85	2,816	51,94	46,00
2. Indirect Finance	3,888	233,86	201,41	1,644	313,05	248,65
II. INDUSTRY	60,556	8668,99	6096,14	13,299	3361,45	2199,92
1. Mining & Quarrying	371	49,88	32,48	281	46,26	40,02
2. Food Manufacturing & Processing	3,272	1224,45	812,69	1,486	432,09	343,95
(a) Rice Mills, Flour & Dal Mills	1,350	212,83	139,33	716	69,44	54,17
(b) Sugar	102	605,01	402,37	26	195,60	172,73
(c) Edible Oils & Vanaspati	347	134,53	110,03	109	72,18	47,30
(d) Tea Processing	6	55	47	27	17,51	14,06
(e) Processing of Fruits & Vegetables	39	10,01	8,82	4	75	59
(f) Others	1,428	261,53	151,67	604	76,61	55,10
3. Beverage & Tobacco	116	144,87	103,52	44	47,57	38,62
4. Textiles	5,875	751,53	544,73	1,168	113,57	85,40
(a) Cotton Textiles	701	299,08	172,22	176	26,18	22,80
(b) Jute & Other Natural Fibre Textiles	114	6,16	4,46	27	2,01	1,55
(c) Handloom Textiles & Khadi	1,980	33,73	30,78	70	13,41	4,27
(d) Other Textiles & Textile Products	3,080	412,57	337,27	895	71,97	56,78
5. Paper, Paper Products & Printing	1,835	335,16	279,32	438	98,72	71,34
6. Leather & Leather Products	1,736	270,49	208,19	818	221,86	175,62
7. Rubber & Plastic Products	1,236	713,22	561,73	765	90,49	69,35
8. Chemicals & Chemical Products	1,364	368,87	219,48	682	175,24	151,04
(a) Heavy Industrial Chemicals	168	83,71	42,55	73	13,28	11,08
(b) Fertilisers	37	36,06	26,15	26	19,86	19,23
(c) Drugs & Pharmaceuticals	296	40,95	23,46	129	19,45	16,14
(d) Non-Edible Oils	23	16,70	16,96	5	3,98	4,15
(e) Other Chemicals & Chemical Products	840	191,45	110,36	449	118,67	100,45
9. Petroleum, Coal Products & Nuclear Fuels	80	28,83	20,62	20	2,46	2,06
10. Manufacture of Cement & Cement Products	196	23,33	19,71	54	27,49	21,24
11. Basic Metals & Metal Products	7,010	1634,50	1162,04	592	205,97	149,85
(a) Iron & Steel	649	972,51	643,92	171	110,32	99,62
(b) Non-Ferrous Metals	891	211,75	156,28	10	13,04	16,11
(c) Metal Products	5,470	450,24	361,83	411	82,61	34,12
12. Engineering	3,495	977,70	552,48	942	531,58	293,11
(a) Heavy Engineering	466	143,02	75,27	110	123,83	34,28
(b) Light Engineering	1,513	152,58	64,38	337	86,70	35,27
(c) Electrical Machinery & Goods	1,112	232,15	147,77	244	264,10	182,07
(d) Electronic Machinery & Goods	404	449,95	265,06	251	56,94	41,49
13. Vehicles, Vehicle Parts & Transport Equipments	761	1218,86	835,68	441	621,36	158,67
14. Other Industries	30,232	584,07	465,58	4,079	124,96	103,08
15. Electricity, Gas & Water	171	25,03	20,30	38	245,71	225,98
(a) Electricity Generation & Transmission	126	21,93	17,71	17	240,79	221,97
(b) Non-Conventional Energy	5	25	24	2	10	6
(c) Gas, Steam & Water Supply	40	2,84	2,35	19	4,82	3,95
16. Construction	2,806	318,19	257,58	1,451	376,12	270,61
III. TRANSPORT OPERATORS	7,504	79,13	62,33	3,015	33,50	27,00
IV. PROFESSIONAL AND OTHER SERVICES	32,549	1273,44	969,94	10,700	346,98	291,35
V. PERSONAL LOANS	7,17,413	7792,18	5716,42	2,17,071	3122,90	2531,16
1. Loans for Purchase of Consumer Durables	22,772	117,43	86,25	6,904	37,39	28,07
2. Loans for Housing	97,987	3235,47	2925,56	47,679	1590,05	1401,77
3. Rest of the Personal Loans	5,96,654	4439,28	2704,62	1,62,488	1495,45	1101,32
VI. TRADE	1,40,782	2616,49	1912,38	26,970	1438,12	1265,10
1. Wholesale Trade	9,062	618,60	493,09	3,253	831,61	783,46
2. Retail Trade	1,31,720	1997,89	1419,29	23,717	606,51	481,64
VII. FINANCE	980	298,52	246,16	605	277,92	216,05
VIII. ALL OTHERS	1,45,512	1942,15	1555,65	55,817	820,45	618,49
TOTAL BANK CREDIT	11,97,749	23880,06	17564,27	3,31,937	9766,31	7443,72
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	14,855	121,89	102,05	1,480	26,51	23,35
2. Other Small Scale Industries	27,582	1892,02	1486,38	5,469	659,89	498,31