

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2005**

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
<b>I. AGRICULTURE</b>	<b>32,77,995</b>	<b>11084,39</b>	<b>8749,17</b>	<b>8,77,945</b>	<b>4566,80</b>	<b>3627,16</b>
1. Direct Finance	32,20,945	10778,99	8507,17	8,65,586	4319,40	3464,40
2. Indirect Finance	57,050	305,41	242,00	12,359	247,40	162,76
<b>II. INDUSTRY</b>	<b>1,85,233</b>	<b>3820,92</b>	<b>2423,27</b>	<b>53,978</b>	<b>3143,78</b>	<b>2250,75</b>
1. Mining & Quarrying	251	13,35	11,14	170	14,09	11,67
2. Food Manufacturing & Processing	10,752	675,43	489,31	4,571	1419,39	994,71
(a) Rice Mills, Flour & Dal Mills	7,214	220,20	192,50	2,657	262,94	186,37
(b) Sugar	66	378,63	238,54	164	989,38	697,05
(c) Edible Oils & Vanaspati	977	30,50	24,32	415	14,83	12,97
(d) Tea Processing	2	5	5	6	91	43
(e) Processing of Fruits & Vegetables	25	1,03	73	16	1,32	1,30
(f) Others	2,468	45,02	33,17	1,313	150,01	96,59
3. Beverage & Tobacco	26	6,47	5,99	95	15,97	11,76
4. Textiles	8,970	357,59	255,57	4,118	448,26	355,75
(a) Cotton Textiles	2,213	75,81	53,68	478	59,00	53,71
(b) Jute & Other Natural Fibre Textiles	291	1,09	78	29	2,58	2,17
(c) Handloom Textiles & Khadi	2,265	14,08	9,81	1,588	26,49	21,61
(d) Other Textiles & Textile Products	4,201	266,61	191,31	2,023	360,20	278,26
5. Paper, Paper Products & Printing	245	80,94	69,19	472	55,84	49,43
6. Leather & Leather Products	435	59,54	55,69	1,500	22,14	18,38
7. Rubber & Plastic Products	1,047	53,83	47,00	168	11,13	9,04
8. Chemicals & Chemical Products	1,610	171,52	116,76	476	121,34	60,49
(a) Heavy Industrial Chemicals	21	94,42	60,72	40	16,53	10,93
(b) Fertilisers	8	31,85	20,86	10	24,10	10,14
(c) Drugs & Pharmaceuticals	98	2,99	2,16	111	5,56	4,54
(d) Non-Edible Oils	10	18,71	18,67	10	61	49
(e) Other Chemicals & Chemical Products	1,473	23,54	14,35	305	74,53	34,38
9. Petroleum, Coal Products & Nuclear Fuels	76	4,05	2,81	43	14,42	13,03
10. Manufacture of Cement & Cement Products	740	20,40	15,91	158	8,34	6,33
11. Basic Metals & Metal Products	715	973,52	275,06	1,809	460,92	283,21
(a) Iron & Steel	134	116,11	103,94	142	221,79	198,39
(b) Non-Ferrous Metals	30	709,89	92,24	40	195,30	52,04
(c) Metal Products	551	147,52	78,88	1,627	43,83	32,78
12. Engineering	1,423	374,68	341,12	1,012	91,85	61,29
(a) Heavy Engineering	112	17,21	15,81	117	25,83	21,52
(b) Light Engineering	731	80,69	75,73	541	27,79	23,77
(c) Electrical Machinery & Goods	408	49,61	43,04	278	30,91	9,63
(d) Electronic Machinery & Goods	172	227,17	206,54	76	7,31	6,36
13. Vehicles, Vehicle Parts & Transport Equipments	715	52,05	25,29	503	15,80	8,47
14. Other Industries	1,55,455	580,38	452,47	36,461	321,03	256,23
15. Electricity, Gas & Water	38	301,84	176,43	29	1,49	1,16
(a) Electricity Generation & Transmission	24	301,29	175,96	13	49	44
(b) Non-Conventional Energy	-	-	-	1	8	5
(c) Gas, Steam & Water Supply	14	55	46	15	93	67
16. Construction	2,735	95,33	83,55	2,393	121,77	109,81
<b>III. TRANSPORT OPERATORS</b>	<b>33,610</b>	<b>269,40</b>	<b>214,15</b>	<b>9,489</b>	<b>81,62</b>	<b>62,31</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>77,414</b>	<b>729,60</b>	<b>513,94</b>	<b>26,956</b>	<b>232,54</b>	<b>186,98</b>
<b>V. PERSONAL LOANS</b>	<b>4,11,355</b>	<b>3651,10</b>	<b>2935,20</b>	<b>2,81,720</b>	<b>2455,13</b>	<b>1953,74</b>
1. Loans for Purchase of Consumer Durables	27,675	140,24	99,33	14,588	65,61	53,14
2. Loans for Housing	47,769	1227,88	1102,48	36,341	791,29	704,47
3. Rest of the Personal Loans	3,35,911	2282,98	1733,39	2,30,791	1598,23	1196,12
<b>VI. TRADE</b>	<b>3,90,728</b>	<b>1918,39</b>	<b>1489,69</b>	<b>1,91,249</b>	<b>1554,91</b>	<b>1219,02</b>
1. Wholesale Trade	23,881	485,38	384,00	6,680	220,71	157,40
2. Retail Trade	3,66,847	1433,01	1105,70	1,84,569	1334,21	1061,62
<b>VII. FINANCE</b>	<b>4,492</b>	<b>45,73</b>	<b>22,09</b>	<b>1,487</b>	<b>131,94</b>	<b>117,49</b>
<b>VIII. ALL OTHERS</b>	<b>2,39,996</b>	<b>953,41</b>	<b>725,39</b>	<b>80,088</b>	<b>664,26</b>	<b>525,81</b>
<b>TOTAL BANK CREDIT</b>	<b>46,20,823</b>	<b>22472,93</b>	<b>17072,91</b>	<b>15,22,912</b>	<b>12830,98</b>	<b>9943,25</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,29,953	410,38	311,50	27,820	324,82	260,55
2. Other Small Scale Industries	34,229	514,71	399,43	15,380	741,01	545,78

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MARCH 2005**

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
<b>I. AGRICULTURE</b>	<b>1,17,013</b>	<b>1435,90</b>	<b>1193,55</b>	<b>5,277</b>	<b>417,73</b>	<b>315,48</b>
1. Direct Finance	1,13,548	1106,33	915,27	4,305	68,21	58,19
2. Indirect Finance	3,465	329,56	278,27	972	349,52	257,29
<b>II. INDUSTRY</b>	<b>68,168</b>	<b>9068,55</b>	<b>6909,90</b>	<b>14,607</b>	<b>4303,20</b>	<b>3350,34</b>
1. Mining & Quarrying	236	71,11	44,93	106	24,00	21,68
2. Food Manufacturing & Processing	3,743	1511,37	949,91	965	1127,62	812,23
(a) Rice Mills, Flour & Dal Mills	1,710	417,19	226,00	256	83,86	58,27
(b) Sugar	113	697,27	455,06	38	793,67	534,25
(c) Edible Oils & Vanaspati	288	141,13	101,03	107	54,14	39,00
(d) Tea Processing	4	40	37	27	131,59	127,27
(e) Processing of Fruits & Vegetables	39	10,51	9,48	6	1,78	1,60
(f) Others	1,589	244,87	157,96	531	62,58	51,83
3. Beverage & Tobacco	121	147,68	112,30	41	40,89	33,52
4. Textiles	6,771	806,36	692,41	1,407	186,50	160,21
(a) Cotton Textiles	820	298,40	270,46	238	82,19	76,70
(b) Jute & Other Natural Fibre Textiles	126	7,65	5,80	32	7,00	6,44
(c) Handloom Textiles & Khadi	2,131	41,74	37,02	104	8,74	2,93
(d) Other Textiles & Textile Products	3,694	458,57	379,13	1,033	88,56	74,15
5. Paper, Paper Products & Printing	2,561	628,45	416,53	532	86,38	67,92
6. Leather & Leather Products	2,070	348,95	228,24	1,165	409,06	317,73
7. Rubber & Plastic Products	1,305	384,57	316,30	451	97,25	75,82
8. Chemicals & Chemical Products	1,493	801,96	812,28	739	223,97	181,85
(a) Heavy Industrial Chemicals	147	96,03	85,05	79	20,13	14,06
(b) Fertilisers	44	335,83	414,66	19	8,86	8,05
(c) Drugs & Pharmaceuticals	322	41,35	21,03	136	81,40	76,82
(d) Non-Edible Oils	33	28,22	22,20	7	4,29	3,25
(e) Other Chemicals & Chemical Products	947	300,52	269,35	498	109,30	79,67
9. Petroleum, Coal Products & Nuclear Fuels	118	37,34	28,57	29	3,26	2,57
10. Manufacture of Cement & Cement Products	224	48,89	37,36	28	33,66	21,94
11. Basic Metals & Metal Products	6,752	1928,42	1370,21	595	198,56	174,18
(a) Iron & Steel	737	905,89	634,04	172	137,93	124,22
(b) Non-Ferrous Metals	1,090	294,52	195,95	13	5,76	5,32
(c) Metal Products	4,925	728,01	540,22	410	54,87	44,64
12. Engineering	4,081	957,41	786,85	912	414,31	319,02
(a) Heavy Engineering	629	122,87	101,19	113	86,94	53,74
(b) Light Engineering	1,799	202,18	157,16	357	49,71	37,00
(c) Electrical Machinery & Goods	1,207	234,03	198,95	290	250,59	203,57
(d) Electronic Machinery & Goods	446	398,33	329,55	152	27,08	24,70
13. Vehicles, Vehicle Parts & Transport Equipments	666	92,72	71,86	259	212,63	169,43
14. Other Industries	34,281	763,36	590,08	5,711	208,73	168,87
15. Electricity, Gas & Water	134	28,61	18,55	47	636,52	514,79
(a) Electricity Generation & Transmission	98	26,47	16,76	21	629,81	509,99
(b) Non-Conventional Energy	3	15	14	2	30	15
(c) Gas, Steam & Water Supply	33	1,99	1,65	24	6,40	4,65
16. Construction	3,612	511,33	433,51	1,620	399,88	308,60
<b>III. TRANSPORT OPERATORS</b>	<b>9,995</b>	<b>102,23</b>	<b>81,01</b>	<b>3,306</b>	<b>105,77</b>	<b>79,95</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>33,552</b>	<b>2163,07</b>	<b>926,50</b>	<b>13,951</b>	<b>1151,37</b>	<b>526,34</b>
<b>V. PERSONAL LOANS</b>	<b>7,96,924</b>	<b>9988,92</b>	<b>7580,49</b>	<b>2,33,983</b>	<b>3780,05</b>	<b>3100,90</b>
1. Loans for Purchase of Consumer Durables	36,035	176,51	141,15	20,146	107,21	84,12
2. Loans for Housing	1,22,644	4798,07	4346,44	56,200	1995,49	1795,42
3. Rest of the Personal Loans	6,38,245	5014,34	3092,90	1,57,637	1677,36	1221,37
<b>VI. TRADE</b>	<b>1,60,390</b>	<b>3128,78</b>	<b>2409,37</b>	<b>33,193</b>	<b>1560,49</b>	<b>1224,88</b>
1. Wholesale Trade	8,221	761,88	615,52	3,436	623,44	527,23
2. Retail Trade	1,52,169	2366,90	1793,84	29,757	937,05	697,66
<b>VII. FINANCE</b>	<b>1,844</b>	<b>226,43</b>	<b>150,65</b>	<b>1,183</b>	<b>271,84</b>	<b>235,89</b>
<b>VIII. ALL OTHERS</b>	<b>1,24,830</b>	<b>1752,62</b>	<b>1427,67</b>	<b>45,102</b>	<b>855,04</b>	<b>652,28</b>
<b>TOTAL BANK CREDIT</b>	<b>13,12,716</b>	<b>27866,49</b>	<b>20679,13</b>	<b>3,50,602</b>	<b>12445,48</b>	<b>9486,07</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	16,781	165,97	139,82	1,722	29,14	24,79
2. Other Small Scale Industries	31,049	2334,38	1781,80	6,102	732,06	544,66