

**Table No. 5.6 - State and Bank Group -Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1997 (Part 20 of 32)**

CENTRAL REGION

STATE : UTTAR PRADESH

		(Amount in Rupees Lakh)								
		STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
OCCUPATION		No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
		1	2	3	4	5	6	7	8	9
I.	AGRICULTURE	3,50,194	860,85	680,75	5,38,551	1178,50	1029,16	—	—	—
1.	Direct Finance	3,46,833	799,69	640,05	5,32,612	1017,16	912,88	—	—	—
2.	Indirect Finance	3,361	61,16	40,70	5,939	161,33	116,28	—	—	—
II.	INDUSTRY	59,056	2672,16	1891,01	99,284	2513,41	2112,52	21	86,75	82,40
1.	Mining & Quarrying	383	12,75	9,76	478	50,24	46,72	—	—	—
2.	Food Manufacturing and Processing	3,077	561,14	302,32	3,689	440,71	343,47	3	7,35	7,94
	(a) Rice Mills, Flour and Dal Mills	1,333	57,53	46,23	1,829	78,28	56,13	—	—	—
	(b) Sugar	15	18,65	19,62	34	16,95	9,51	2	5,35	5,44
	(c) Edible Oils and Vanaspati	574	416,23	191,23	558	316,88	254,24	1	2,00	2,51
	(d) Tea Processing	11	1,74	44	16	6,39	4,64	—	—	—
	(e) Processing of Fruits & Vegetables	20	2,58	2,20	64	5,10	3,43	—	—	—
	(f) Others	1,124	64,41	42,60	1,188	17,10	15,52	—	—	—
3.	Beverage and Tobacco	99	40,65	34,49	197	73,65	65,58	—	—	—
4.	Textiles	2,032	356,77	296,80	3,688	384,05	300,99	2	11,51	8,02
	(a) Cotton Textiles	654	187,18	146,26	500	133,81	97,81	—	—	—
	(b) Jute Textiles	35	1,34	1,19	61	9,97	7,08	—	—	—
	(c) Handloom Textiles & Khadi	20	1,02	1,03	151	2,25	2,82	—	—	—
	(d) Other Textiles	1,323	167,23	148,32	2,976	238,01	193,29	2	11,51	8,02
5.	Paper, Paper Products and Printing	1,041	68,10	55,49	1,628	73,31	71,34	2	13,88	13,88
6.	Leather and Leather Products	422	31,72	26,06	348	6,25	4,54	—	—	—
7.	Rubber and Rubber Products	173	16,42	8,93	260	34,69	30,62	3	23,42	24,51
8.	Chemicals and Chemical Products	1,388	214,65	164,70	1,954	224,48	199,45	3	1,75	—
	(a) Heavy Industrial Chemicals	96	10,38	7,03	317	36,68	33,15	—	—	—
	(b) Fertilizers	40	27,43	28,56	57	24,12	19,92	3	1,75	—
	(c) Drugs and Pharmaceuticals	250	40,18	28,07	335	92,79	82,29	—	—	—
	(d) Non-Edible Oils	87	5,16	5,50	34	8,51	5,87	—	—	—
	(e) Other Chemicals & Chemical Products	915	131,50	95,54	1,211	62,38	58,22	—	—	—
9.	Petroleum, Coal Products & Nuclear Fuels	81	6,63	4,57	199	8,81	7,43	—	—	—
10.	Manufacture of Cement & Cement Products	313	86,90	60,02	321	52,66	52,96	—	—	—
11.	Basic Metals & Metal Products	2,061	513,97	386,53	2,895	468,59	398,26	—	—	—
	(a) Iron and Steel	599	381,34	274,30	875	372,06	326,76	—	—	—
	(b) Non-Ferrous Metals	155	49,52	46,72	107	17,33	16,90	—	—	—
	(c) Other Metal Products	1,307	83,11	65,52	1,913	79,20	54,60	—	—	—

12.	Engineering	1,740	425,80	282,70	2,455	255,92	230,36	5	23,02	22,36
(a)	Heavy Engineering	209	30,43	24,95	267	77,94	65,46	—	—	—
(b)	Light Engineering	641	38,68	29,13	858	27,76	25,34	1	27	16
(c)	Electrical Machinery & Goods	571	312,95	197,58	896	130,26	121,11	3	4,75	4,19
(d)	Electronic Machinery & Goods	319	43,75	31,04	434	19,96	18,44	1	18,00	18,00
13.	Vehicles, Vehicle Parts & Transport Equipments	410	61,32	40,74	685	47,71	42,12	2	4,98	4,84
14.	Other Industries	45,330	227,08	185,57	79,549	294,54	242,42	1	84	84
15.	Electricity, Gas & Water	115	26,98	13,48	142	53,99	31,82	—	—	—
(a)	Electricity Generation & Transmission	96	23,52	12,14	90	51,75	29,88	—	—	—
(b)	Non-Conventional Energy	5	32	18	11	18	17	—	—	—
(c)	Gas, Steam & Water Supply	14	3,14	1,17	41	2,06	1,78	—	—	—
16.	Construction	391	21,28	18,86	796	43,82	44,45	—	—	—
III.	TRANSPORT OPERATORS	17,813	164,96	132,05	26,087	149,86	141,71	—	—	—
IV.	PROFESSIONAL AND OTHER SERVICES	18,807	84,44	69,63	1,10,185	362,06	308,09	—	—	—
V.	PERSONAL LOANS	2,21,241	634,59	540,92	1,83,240	528,88	467,86	223	1,08	1,03
1.	Loans for Purchase of Consumer Durables	20,476	31,55	26,52	13,324	22,91	18,14	—	—	—
2.	Loans for Housing	20,254	180,17	160,61	20,183	150,44	140,92	1	4	4
3.	Rest of the Personal Loans	1,80,511	422,87	353,79	1,49,733	355,53	308,80	222	1,04	99
V I.	TRADE	1,50,453	704,27	532,79	3,09,534	822,23	679,13	1	3,00	1,65
1.	Wholesale Trade	15,050	338,28	266,14	14,130	232,58	173,04	1	3,00	1,65
2.	Retail Trade	1,35,403	365,99	266,64	2,95,404	589,66	506,09	—	—	—
VII.	FINANCE	187	49,70	33,54	281	38,18	27,79	2	54	57
VIII.	ALL OTHERS	33,774	1121,56	719,02	99,677	291,92	243,63	—	—	—
TOTAL BANK CREDIT		8,51,525	6292,53	4599,70	13,66,839	5885,04	5009,90	247	91,37	85,65
OF WHICH : 1. Artisans & Village Industries		18,110	25,37	20,05	29,698	44,42	37,28	—	—	—
2. Other Small Scale Industries		29,548	597,67	451,32	51,505	687,60	533,41	2	1,12	88

(Amount in Rupees Lakh)

OCCUPATION		REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
		No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
		10	11	12	13	14	15	16	17	18
I.	AGRICULTURE	4,38,488	413,12	323,00	1,132	7,30	6,01	13,28,365	2459,76	2038,93
1.	Direct Finance	4,29,404	398,62	311,72	1,053	5,51	5,67	13,09,902	2220,98	1870,33
2.	Indirect Finance	9,084	14,49	11,28	79	1,79	34	18,463	238,78	168,59
II.	INDUSTRY	1,00,707	67,00	53,36	1,144	146,54	131,00	2,60,212	5485,85	4270,29
1.	Mining & Quarrying	27	54	46	5	8	5	893	63,61	56,99
2.	Food Manufacturing and Processing	257	2,02	1,48	78	27,83	20,70	7,104	1039,05	675,91
(a)	Rice Mills, Flour and Dal Mills	86	1,25	97	25	48	38	3,273	137,55	103,71
(b)	Sugar	9	21	15	—	—	—	60	41,16	34,72
(c)	Edible Oils and Vanaspati	14	10	7	20	22,45	15,68	1,167	757,66	463,71
(d)	Tea Processing	—	—	—	—	—	—	27	8,14	5,08
(e)	Processing of Fruits & Vegetables	2	2	1	2	5	4	88	7,75	5,68
(f)	Others	146	44	28	31	4,85	4,61	2,489	86,80	63,00
3.	Beverage and Tobacco	—	—	—	2	4	1	298	114,34	100,08
4.	Textiles	39	30	29	168	40,76	34,21	5,929	793,39	640,31
(a)	Cotton Textiles	22	19	19	95	9,96	6,00	1,271	331,14	250,25
(b)	Jute Textiles	—	—	—	1	1	—	97	11,32	8,27

	(c) Handloom Textiles & Khadi	2	1	1	—	—	—	173	3,28	3,86
	(d) Other Textiles	15	11	9	72	30,79	28,21	4,388	447,65	377,93
5.	Paper, Paper Products and Printing	22	22	19	28	49	34	2,721	156,00	141,23
6.	Leather and Leather Products	5	3	2	9	11	11	784	38,11	30,73
7.	Rubber and Rubber Products	3	5	4	9	27	28	448	74,85	64,37
8.	Chemicals and Chemical Products	14	24	22	45	17,05	14,08	3,404	458,18	378,44
	(a) Heavy Industrial Chemicals	—	—	—	4	1,76	1,23	417	48,82	41,40
	(b) Fertilizers	—	—	—	—	—	—	100	53,30	48,48
	(c) Drugs and Pharmaceuticals	5	4	4	14	4,94	3,51	604	137,94	113,91
	(d) Non-Edible Oils	1	1	1	—	—	—	122	13,68	11,38
	(e) Other Chemicals & Chemical Products	8	20	17	27	10,35	9,34	2,161	204,44	163,27
9.	Petroleum, Coal Products & Nuclear Fuels	3	8	6	—	—	—	283	15,51	12,06
10.	Manufacture of Cement & Cement Products	20	13	4	—	—	—	654	139,69	113,02
11.	Basic Metals & Metal Products	73	90	98	65	33,87	34,97	5,094	1017,32	820,74
	(a) Iron and Steel	7	11	12	38	31,78	33,28	1,519	785,29	634,45
	(b) Non-Ferrous Metals	—	—	—	4	1,75	1,39	266	68,60	65,01
	(c) Other Metal Products	66	79	86	23	33	30	3,309	163,44	121,28
12.	Engineering	86	84	79	46	6,58	5,99	4,332	712,16	542,19
	(a) Heavy Engineering	22	31	32	12	3,02	2,82	510	111,70	93,54
	(b) Light Engineering	41	38	33	11	1,93	1,72	1,552	69,02	56,69
	(c) Electrical Machinery & Goods	5	2	2	18	1,44	1,39	1,493	449,41	324,29
	(d) Electronic Machinery & Goods	18	13	12	5	19	6	777	82,03	67,67
13.	Vehicles, Vehicle Parts & Transport Equipments	124	2,04	1,71	1	50	43	1,222	116,55	89,84
14.	Other Industries	1,00,016	59,11	46,64	609	16,06	17,33	2,25,505	597,63	492,80
15.	Electricity, Gas & Water	5	8	5	1	1	—	263	81,05	45,36
	(a) Electricity Generation & Transmission	2	6	4	1	1	—	189	75,33	42,06
	(b) Non-Conventional Energy	3	2	1	—	—	—	19	52	35
	(c) Gas, Steam & Water Supply	—	—	—	—	—	—	55	5,21	2,94
16.	Construction	13	41	41	78	2,91	2,48	1,278	68,41	66,21
III.	TRANSPORT OPERATORS	16,599	44,01	36,45	169	2,61	2,11	60,668	361,44	312,32
IV.	PROFESSIONAL AND OTHER SERVICES	31,575	19,58	17,58	679	7,16	6,82	1,61,246	473,24	402,11
V.	PERSONAL LOANS	66,640	93,12	82,78	4,405	15,93	14,33	4,75,749	1273,61	1106,91
1.	Loans for Purchase of Consumer Durables	4,545	6,63	5,79	199	29	24	38,544	61,39	50,68
2.	Loans for Housing	6,474	22,04	21,41	421	3,58	3,49	47,333	356,27	326,47
3.	Rest of the Personal Loans	55,621	64,45	55,58	3,785	12,06	10,61	3,89,872	855,95	729,77
VI.	TRADE	2,06,980	137,12	114,90	3,090	56,23	48,65	6,70,058	1722,86	1377,13
1.	Wholesale Trade	2,673	4,92	3,65	351	33,32	31,32	32,205	612,09	475,81
2.	Retail Trade	2,04,307	132,21	111,25	2,739	22,91	17,33	6,37,853	1110,77	901,31
VII.	FINANCE	3	15	15	24	6,77	6,44	497	95,34	68,49
VIII.	ALL OTHERS	17,958	16,76	15,33	1,541	5,13	4,80	1,52,950	1435,37	982,78
TOTAL BANK CREDIT		8,78,950	790,86	643,55	12,184	247,67	220,17	31,09,745	13307,47	10558,96
OF WHICH : 1. Artisans & Village Industries		87,354	48,78	37,87	252	79	67	1,35,414	119,36	95,86
2. Other Small Scale Industries		11,870	11,11	9,38	384	20,76	18,15	93,309	1318,26	1013,15