

**Table No. 5.6 - State and Bank Group -Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1997 (Part 21 of 32)**

CENTRAL REGION

STATE : UTTAR PRADESH

(Amount in Rupees Lakh)

OCCUPATION		STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN 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
		1	2	3	4	5	6	7	8	9
I.	AGRICULTURE	5,45,584	1975,16	870,60	12,06,776	1891,17	1564,22	—	—	—
1.	Direct Finance	5,37,825	1396,97	784,30	11,95,386	1738,14	1446,66	—	—	—
2.	Indirect Finance	7,759	578,19	86,30	11,390	153,03	117,55	—	—	—
II.	INDUSTRY	1,04,645	2690,22	2078,05	2,65,439	5385,84	4469,07	182	335,77	275,23
1.	Mining & Quarrying	217	9,62	7,65	550	148,69	65,56	—	—	—
2.	Food Manufacturing and Processing	4,769	817,51	611,91	12,203	1045,73	897,49	11	30,45	8,15
	(a) Rice Mills, Flour and Dal Mills	1,825	121,85	71,16	4,202	173,96	130,39	1	7,39	3,32
	(b) Sugar	85	495,93	387,40	406	647,26	577,45	—	—	—
	(c) Edible Oils and Vanaspati	628	32,13	20,33	2,801	100,25	75,52	—	—	—
	(d) Tea Processing	11	1,98	3,17	36	1,19	82	1	55	—
	(e) Processing of Fruits & Vegetables	51	1,75	1,61	122	5,82	5,67	4	3,62	3,33
	(f) Others	2,169	163,86	128,24	4,636	117,25	107,63	5	18,90	1,50
3.	Beverage and Tobacco	166	5,05	3,46	342	139,98	89,13	4	3,96	3,92
4.	Textiles	2,708	406,35	346,09	11,739	790,20	703,78	20	27,72	21,51
	(a) Cotton Textiles	678	54,55	41,02	1,787	233,84	218,81	8	14,52	6,90
	(b) Jute Textiles	135	19,64	14,56	118	7,67	7,83	—	—	—
	(c) Handloom Textiles & Khadi	417	17,95	15,41	2,052	46,67	41,11	2	82	62
	(d) Other Textiles	1,478	314,21	275,10	7,782	502,02	436,04	10	12,38	13,99
5.	Paper, Paper Products and Printing	1,111	66,59	38,84	3,320	210,20	184,83	7	91	74
6.	Leather and Leather Products	665	67,54	56,44	1,681	198,64	173,02	17	5,92	5,38
7.	Rubber and Rubber Products	204	20,77	21,30	881	141,27	112,95	5	8,51	8,47
8.	Chemicals and Chemical Products	1,949	211,40	146,94	4,369	415,34	327,25	33	31,62	30,08
	(a) Heavy Industrial Chemicals	345	19,14	11,79	336	59,31	41,98	10	14,03	11,79
	(b) Fertilizers	128	54,69	50,64	150	91,70	61,38	3	1,25	1,29
	(c) Drugs and Pharmaceuticals	453	27,78	23,98	680	89,14	71,85	4	7,97	4,64
	(d) Non-Edible Oils	66	20,39	9,71	233	12,46	10,28	—	—	—
	(e) Other Chemicals & Chemical Products	957	89,40	50,81	2,970	162,72	141,77	16	8,37	12,37
9.	Petroleum, Coal Products & Nuclear Fuels	190	25,23	32,28	299	33,48	26,98	—	—	—
10.	Manufacture of Cement & Cement Products	225	50,97	41,31	543	46,28	45,39	1	3,29	53
11.	Basic Metals & Metal Products	2,404	267,29	204,63	6,409	575,06	494,26	19	48,94	48,51

	(a) Iron and Steel	716	103,23	91,29	1,971	290,28	264,03	5	3,63	4,88
	(b) Non-Ferrous Metals	215	70,03	40,46	617	45,33	30,42	9	43,80	43,18
	(c) Other Metal Products	1,473	94,03	72,88	3,821	239,45	199,80	5	1,51	45
12.	Engineering	2,297	332,67	270,51	5,342	847,66	652,61	39	88,28	76,13
	(a) Heavy Engineering	610	100,60	92,88	658	310,24	247,35	6	5,99	4,17
	(b) Light Engineering	989	75,29	54,58	2,120	73,44	61,76	13	7,82	5,10
	(c) Electrical Machinery & Goods	494	59,04	33,79	1,627	244,74	170,53	5	5,45	2,99
	(d) Electronic Machinery & Goods	204	97,74	89,25	937	219,23	172,97	15	69,02	63,89
13.	Vehicles, Vehicle Parts & Transport Equipments	467	39,80	25,61	1,612	94,70	83,80	14	45,70	41,32
14.	Other Industries	83,928	262,93	193,18	2,14,858	576,95	513,46	4	1,11	1,03
15.	Electricity, Gas & Water	3,204	82,30	67,16	353	18,14	15,36	7	33,70	23,78
	(a) Electricity Generation & Transmission	3,172	75,15	59,56	300	16,38	13,52	7	33,70	23,78
	(b) Non-Conventional Energy	10	21	23	16	52	58	—	—	—
	(c) Gas, Steam & Water Supply	22	6,94	7,36	37	1,24	1,26	—	—	—
16.	Construction	141	24,21	10,75	938	103,53	83,18	1	5,67	5,67
III.	TRANSPORT OPERATORS	20,547	161,33	101,92	68,368	307,99	258,53	1	4	4
IV.	PROFESSIONAL AND OTHER SERVICES	6,637	70,74	48,77	1,13,754	392,65	339,05	26	23	20
V.	PERSONAL LOANS	2,95,056	824,13	545,96	4,22,002	1293,18	1096,39	1,717	11,21	9,97
	1. Loans for Purchase of Consumer Durables	17,985	30,09	22,62	16,360	32,20	27,18	—	—	—
	2. Loans for Housing	21,678	248,60	132,01	49,403	488,42	408,28	20	87	87
	3. Rest of the Personal Loans	2,55,393	545,44	391,33	3,56,239	772,55	660,93	1,697	10,34	9,10
VI.	TRADE	2,24,564	840,32	539,31	6,01,858	1692,93	1414,39	37	7,31	5,25
	1. Wholesale Trade	14,108	314,16	237,49	33,305	546,38	420,34	29	5,89	4,85
	2. Retail Trade	2,10,456	526,16	301,82	5,68,553	1146,55	994,06	8	1,42	41
VII.	FINANCE	252	44,00	37,42	1,246	91,35	72,63	287	16,29	14,77
VIII.	ALL OTHERS	41,701	738,89	366,35	2,77,277	925,54	809,91	21	54,34	28,53
TOTAL BANK CREDIT		12,38,986	7344,80	4588,39	29,56,720	11980,65	10024,18	2,271	425,19	334,00
OF WHICH : 1. Artisans & Village Industries		31,455	51,75	34,01	1,11,588	181,04	155,63	—	—	—
2. Other Small Scale Industries		51,294	759,24	549,89	1,16,024	1640,17	1386,65	42	19,37	8,78

(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	12,67,330	1034,91	810,37	11,573	23,80	18,27	30,31,263	4925,03	3263,45
	1. Direct Finance	12,45,564	1017,33	795,40	11,221	16,23	13,28	29,89,996	4168,68	3039,63
	2. Indirect Finance	21,766	17,57	14,97	352	7,57	4,99	41,267	756,36	223,82
II.	INDUSTRY	2,46,641	220,74	186,13	8,551	178,50	155,94	6,25,458	8811,08	7164,42
	1. Mining & Quarrying	1,336	5,58	4,72	198	1,95	2,13	2,301	165,84	80,06
	2. Food Manufacturing and Processing	3,359	14,75	10,70	396	47,71	39,02	20,738	1956,15	1567,28
	(a) Rice Mills, Flour and Dal Mills	603	8,26	5,61	239	32,96	24,58	6,870	344,42	235,07
	(b) Sugar	21	19	20	5	5,14	5,21	517	1148,52	970,26
	(c) Edible Oils and Vanaspati	226	1,64	1,32	39	1,36	1,28	3,694	135,38	98,45

	(d) Tea Processing	2	1	—	—	—	—	50	3,72	3,99
	(e) Processing of Fruits & Vegetables	5	4	3	11	55	40	193	11,77	11,04
	(f) Others	2,502	4,62	3,54	102	7,71	7,55	9,414	312,34	248,46
3.	Beverage and Tobacco	29	26	20	2	2	3	543	149,27	96,75
4.	Textiles	502	2,54	2,19	242	30,10	27,06	15,211	1256,90	1100,63
	(a) Cotton Textiles	111	56	46	69	6,46	7,06	2,653	309,92	274,25
	(b) Jute Textiles	4	2	2	5	6	6	262	27,39	22,46
	(c) Handloom Textiles & Khadi	68	33	31	16	35	45	2,555	66,13	57,90
	(d) Other Textiles	319	1,62	1,40	152	23,24	19,49	9,741	853,46	746,03
5.	Paper, Paper Products and Printing	45	35	32	150	6,66	5,67	4,633	284,70	230,41
6.	Leather and Leather Products	52	62	56	57	4,28	1,91	2,472	277,00	237,31
7.	Rubber and Rubber Products	32	29	26	29	6,26	6,24	1,151	177,11	149,23
8.	Chemicals and Chemical Products	189	1,37	1,11	143	10,96	10,41	6,683	670,69	515,78
	(a) Heavy Industrial Chemicals	4	4	5	12	82	80	707	93,34	66,40
	(b) Fertilizers	10	7	5	5	37	39	296	148,08	113,74
	(c) Drugs and Pharmaceuticals	21	30	9	16	67	56	1,174	125,87	101,12
	(d) Non-Edible Oils	54	32	30	11	2,83	2,29	364	36,00	22,58
	(e) Other Chemicals & Chemical Products	100	64	62	99	6,28	6,37	4,142	267,40	211,93
9.	Petroleum, Coal Products & Nuclear Fuels	24	11	10	6	32	36	519	59,13	59,72
10.	Manufacture of Cement & Cement Products	36	16	14	12	1,49	1,63	817	102,18	88,99
11.	Basic Metals & Metal Products	559	2,83	2,60	274	25,22	22,40	9,665	919,34	772,40
	(a) Iron and Steel	57	33	31	110	20,74	18,38	2,859	418,21	378,90
	(b) Non-Ferrous Metals	370	1,72	1,63	20	50	60	1,231	161,39	116,28
	(c) Other Metal Products	132	78	67	144	3,97	3,41	5,575	339,74	277,21
12.	Engineering	275	1,76	1,50	139	16,27	14,45	8,092	1286,63	1015,20
	(a) Heavy Engineering	73	70	60	15	7,02	6,53	1,362	424,56	351,53
	(b) Light Engineering	85	48	41	45	1,56	1,29	3,252	158,60	123,13
	(c) Electrical Machinery & Goods	70	30	27	52	6,31	5,32	2,248	315,84	212,91
	(d) Electronic Machinery & Goods	47	27	21	27	1,37	1,31	1,230	387,64	327,63
13.	Vehicles, Vehicle Parts & Transport Equipments	346	3,89	3,28	60	2,63	2,65	2,499	186,71	156,66
14.	Other Industries	2,39,741	184,62	156,94	6,762	17,44	15,17	5,45,293	1043,05	879,78
15.	Electricity, Gas & Water	11	11	9	17	5,14	4,82	3,592	139,39	111,20
	(a) Electricity Generation & Transmission	10	11	9	16	28	31	3,505	125,62	97,26
	(b) Non-Conventional Energy	—	—	—	1	4,86	4,50	27	5,59	5,32
	(c) Gas, Steam & Water Supply	1	—	—	—	—	—	60	8,18	8,63
16.	Construction	105	1,51	1,43	64	2,06	1,98	1,249	136,98	103,01
III.	TRANSPORT OPERATORS	74,492	125,74	101,56	3,861	13,53	10,14	1,67,269	608,63	472,19
IV.	PROFESSIONAL AND OTHER SERVICES	1,37,997	99,62	84,57	4,481	11,27	8,70	2,62,895	574,51	481,29
V.	PERSONAL LOANS	1,45,590	204,40	171,23	19,130	47,98	41,70	8,83,495	2380,90	1865,26
	1. Loans for Purchase of Consumer Durables	8,053	9,98	7,77	434	73	60	42,832	73,00	58,17
	2. Loans for Housing	12,844	57,81	53,20	1,597	13,48	11,94	85,542	809,19	606,31
	3. Rest of the Personal Loans	1,24,693	136,61	110,26	17,099	33,77	29,17	7,55,121	1498,71	1200,78
VI.	TRADE	5,05,216	395,57	327,02	14,539	103,08	88,50	13,46,214	3039,21	2374,48
	1. Wholesale Trade	10,181	14,54	10,70	1,680	51,56	43,63	59,303	932,52	717,01
	2. Retail Trade	4,95,035	381,04	316,32	12,859	51,52	44,87	12,86,911	2106,69	1657,47
VII.	FINANCE	32	1,00	85	69	42,92	40,81	1,886	195,56	166,48

VIII. ALL OTHERS		64,659	54,04	44,97	24,257	52,28	45,91	4,07,915	1825,10	1295,67
TOTAL BANK CREDIT		24,41,957	2136,02	1726,71	86,461	473,37	409,97	67,26,395	22360,02	17083,24
OF WHICH : 1.	Artisans & Village Industries	1,88,808	140,21	119,64	3,004	2,84	2,43	3,34,855	375,84	311,71
2.	Other Small Scale Industries	47,245	46,51	38,77	3,342	78,05	67,16	2,17,947	2543,34	2051,26