

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2009

CENTRAL REGION

STATE : UTTAR PRADESH

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	41,58,811	24336,43	19026,35	13,38,506	10408,15	8347,33
1. Direct Finance	41,17,803	23499,37	18392,13	13,24,916	9611,62	7723,52
2. Indirect Finance	41,008	837,05	634,22	13,590	796,53	623,82
II. INDUSTRY	73,629	6464,45	4479,40	60,014	4963,65	3764,26
1. Mining & Quarrying	488	48,19	22,54	280	45,75	32,28
2. Food Manufacturing & Processing	12,393	1684,47	1189,28	13,592	2192,58	1747,43
(a) Rice Mills, Flour & Dal Mills	5,691	180,74	146,99	9,237	472,09	369,96
(b) Sugar	137	1360,17	927,67	160	1391,83	1111,17
(c) Edible Oils & Vanaspati	947	22,20	17,43	473	27,00	24,09
(d) Tea Processing	144	51	35	97	1,17	81
(e) Processing of Fruits & Vegetables	41	8,25	6,99	64	24,88	22,18
(f) Others	5,433	112,58	89,84	3,561	275,62	219,23
3. Beverage & Tobacco	78	125,87	60,42	151	33,19	22,15
4. Textiles	17,465	351,04	243,38	7,904	554,23	421,05
(a) Cotton Textiles	3,524	125,80	83,27	1,406	44,51	30,73
(b) Jute & Other Natural Fibre Textiles	820	11,02	9,39	434	3,07	2,66
(c) Handloom Textiles & Khadi	8,678	34,93	24,92	2,718	34,77	30,14
(d) Other Textiles & Textile Products	4,443	179,29	125,79	3,346	471,88	357,52
5. Paper, Paper Products & Printing	774	211,88	157,89	493	211,74	187,17
6. Woods and Wood Products	4,294	26,83	22,40	1,378	19,77	16,38
7. Leather & Leather Products	799	69,20	41,41	696	9,26	8,15
8. Gems and Jewellery	334	3,36	2,75	455	20,38	15,14
9. Rubber & Plastic Products	322	96,40	82,94	302	26,73	20,76
10. Chemicals & Chemical Products	3,730	186,69	233,94	18,548	332,91	161,06
(a) Heavy Industrial Chemicals	28	36,27	19,06	35	14,48	10,37
(b) Fertilisers	61	1,58	1,46	72	117,78	7,64
(c) Drugs & Pharmaceuticals	477	14,09	12,07	17,484	165,93	112,22
(d) Non-Edible Oils	24	13,89	13,71	27	3,33	2,96
(e) Other Chemicals & Chemical Products	3,140	120,87	187,64	930	31,38	27,87
11. Petroleum, Coal Products & Nuclear Fuels	47	2,44	1,85	106	18,17	15,56
12. Manufacture of Cement & Cement Products	882	44,46	24,97	330	26,82	21,80
13. Basic Metals & Metal Products	1,473	1621,43	1117,85	1,526	656,11	389,98
(a) Iron & Steel	125	273,00	109,89	146	397,03	299,96
(b) Non-Ferrous Metals	41	661,80	528,58	54	170,32	17,85
(c) Metal Products	1,307	686,62	479,38	1,326	88,76	72,16
14. Engineering	4,151	425,77	260,93	2,253	153,42	127,82
(a) Heavy Engineering	1,308	57,52	55,35	177	30,02	27,27
(b) Light Engineering	2,018	73,61	60,61	1,491	80,23	62,86
(c) Electrical Machinery & Goods	433	159,49	68,68	368	33,58	29,46
(d) Electronic Machinery & Goods	392	135,15	76,30	217	9,59	8,23
15. Vehicles, Vehicle Parts & Transport Equipments	1,962	443,06	295,96	418	53,58	32,90
16. Other Industries	21,851	398,64	261,00	8,924	273,48	222,11
17. Electricity, Gas & Water	36	541,97	327,46	35	4,67	4,15
(a) Electricity Generation & Transmission	12	539,56	325,25	12	2,47	2,27
(b) Non-Conventional Energy	11	1,02	1,00	8	1,38	1,14
(c) Gas, Steam & Water Supply	13	1,39	1,21	15	82	75
18. Construction	2,550	182,76	132,45	2,623	330,86	318,37
(a) Other than Infrastructure	1,139	55,09	46,81	1,187	74,10	67,31
(b) Infrastructure Construction	1,411	127,67	85,64	1,436	256,76	251,07
III. TRANSPORT OPERATORS	18,124	329,90	251,15	5,800	114,22	83,12
IV. PROFESSIONAL AND OTHER SERVICES	81,862	983,91	750,03	32,702	708,01	559,27
1. Professional Services	35,250	159,87	131,31	10,951	167,05	144,39
2. Tourism, Hotel & Restaurants	2,606	25,80	21,80	1,369	25,82	22,20
3. Recreation services	469	5,59	3,22	358	4,51	3,75
4. IT and Telecommunications	54	29,72	23,81	88	8,26	7,24
5. Others	43,483	762,94	569,88	19,936	502,38	381,69
V. PERSONAL LOANS	3,52,359	3817,48	2905,96	2,81,382	4004,82	3125,00
1. Housing	51,207	1065,72	874,11	49,318	1364,38	1156,48
2. Consumer Durables	34,873	256,93	185,01	20,392	157,57	110,89
3. Vehicles	27,915	395,52	296,41	25,618	420,68	328,36
4. Education	11,552	196,13	149,74	12,993	292,61	224,81
5. Personal Credit Cards	3,086	14,41	11,18	5,678	26,29	19,94
6. Others	2,23,726	1888,78	1389,51	1,67,383	1743,30	1284,52
VI. TRADE	3,61,093	2997,11	2235,34	2,07,445	2924,26	2340,43
1. Wholesale Trade	33,364	784,03	481,07	11,786	426,17	339,82
2. Retail Trade	3,27,729	2213,08	1754,27	1,95,659	2498,09	2000,61
VII. FINANCE	15,022	131,35	100,78	3,177	392,75	200,16
VIII. ALL OTHERS	1,51,265	725,21	559,11	66,765	506,79	420,37
TOTAL BANK CREDIT	52,12,165	39785,85	30308,13	19,95,791	24022,64	18839,94

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CENTRAL REGION

STATE : UTTAR PRADESH

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	2,16,157	3849,33	3161,79	31,343	5216,88	3943,39
1. Direct Finance	2,08,432	2263,19	1769,17	26,634	872,57	454,30
2. Indirect Finance	7,725	1586,14	1392,62	4,709	4344,31	3489,09
II. INDUSTRY	61,405	18984,03	13451,77	50,584	15080,50	11553,09
1. Mining & Quarrying	357	318,13	155,56	155	171,06	61,03
2. Food Manufacturing & Processing	5,061	3063,07	2146,47	3,739	2680,26	1843,18
(a) Rice Mills, Flour & Dal Mills	2,205	448,45	312,20	688	254,63	190,53
(b) Sugar	192	1985,52	1355,03	87	1630,49	1002,11
(c) Edible Oils & Vanaspati	281	143,22	116,72	269	298,12	250,48
(d) Tea Processing	28	1,92	1,53	18	2,13	1,26
(e) Processing of Fruits & Vegetables	74	13,13	9,42	52	25,89	19,01
(f) Others	2,281	470,83	351,55	2,625	469,00	379,79
3. Beverage & Tobacco	126	266,14	116,31	107	107,17	75,67
4. Textiles	10,428	1251,02	760,22	6,321	753,48	565,77
(a) Cotton Textiles	2,799	336,23	259,95	902	154,07	129,09
(b) Jute & Other Natural Fibre Textiles	1,227	38,50	28,34	104	45,22	30,62
(c) Handloom Textiles & Khadi	1,080	32,86	30,10	1,598	52,59	43,97
(d) Other Textiles & Textile Products	5,322	843,44	441,83	3,717	501,60	362,09
5. Paper, Paper Products & Printing	1,658	1054,71	825,80	1,260	818,23	711,55
6. Woods and Wood Products	1,609	77,85	70,51	580	31,39	23,91
7. Leather & Leather Products	790	236,49	128,21	7,426	1496,18	997,74
8. Gems and Jewellery	206	58,08	45,72	1,316	93,89	79,79
9. Rubber & Plastic Products	1,096	370,31	285,78	1,374	300,86	253,61
10. Chemicals & Chemical Products	4,042	616,84	506,89	3,044	787,28	631,06
(a) Heavy Industrial Chemicals	117	132,21	108,35	169	71,04	49,56
(b) Fertilisers	52	30,65	8,98	32	31,90	23,99
(c) Drugs & Pharmaceuticals	1,142	105,38	82,45	1,766	163,91	146,79
(d) Non-Edible Oils	62	19,41	17,27	27	26,73	24,11
(e) Other Chemicals & Chemical Products	2,669	329,19	289,84	1,050	493,70	386,61
11. Petroleum, Coal Products & Nuclear Fuels	47	65,93	30,37	77	22,81	18,26
12. Manufacture of Cement & Cement Products	630	99,05	78,36	793	312,59	257,40
13. Basic Metals & Metal Products	7,559	3336,18	2440,47	3,003	1563,65	1251,34
(a) Iron & Steel	739	1953,77	1340,86	444	782,95	608,58
(b) Non-Ferrous Metals	578	241,30	191,05	100	86,69	68,96
(c) Metal Products	6,242	1141,11	908,56	2,459	694,01	573,79
14. Engineering	5,802	1908,52	1509,03	6,943	924,84	582,53
(a) Heavy Engineering	682	337,83	221,96	588	154,79	127,67
(b) Light Engineering	3,131	912,38	804,49	5,208	450,35	267,45
(c) Electrical Machinery & Goods	1,385	321,23	225,95	820	282,85	158,66
(d) Electronic Machinery & Goods	604	337,08	256,64	327	36,84	28,75
15. Vehicles, Vehicle Parts & Transport Equipments	1,382	233,01	139,52	1,103	269,74	145,66
16. Other Industries	15,494	1396,78	1049,89	9,619	918,49	755,46
17. Electricity, Gas & Water	71	40,59	30,87	71	2812,88	2504,34
(a) Electricity Generation & Transmission	36	35,92	27,13	42	2804,68	2498,04
(b) Non-Conventional Energy	8	51	26	3	55	51
(c) Gas, Steam & Water Supply	27	4,16	3,48	26	7,66	5,79
18. Construction	5,047	4591,33	3131,78	3,653	1015,70	794,79
(a) Other than Infrastructure	2,740	549,12	440,12	2,455	513,80	387,70
(b) Infrastructure Construction	2,307	4042,21	2691,67	1,198	501,90	407,10
III. TRANSPORT OPERATORS	6,810	234,49	176,73	10,819	843,14	545,73
IV. PROFESSIONAL AND OTHER SERVICES	38,983	4543,21	2903,61	38,862	5017,59	3403,30
1. Professional Services	9,754	312,86	249,41	5,830	1364,29	563,58
2. Tourism, Hotel & Restaurants	1,937	228,38	196,02	4,504	376,46	208,07
3. Recreation services	248	88,06	75,67	344	83,72	67,56
4. IT and Telecommunications	201	90,75	72,30	187	46,37	36,10
5. Others	26,843	3823,17	2310,21	27,997	3146,76	2527,99
V. PERSONAL LOANS	5,00,788	13295,45	10526,12	5,55,023	14358,85	10828,40
1. Housing	1,34,983	8097,77	6851,03	1,45,325	7838,47	6363,23
2. Consumer Durables	36,095	327,34	221,22	22,618	215,43	161,14
3. Vehicles	65,614	1280,69	896,46	1,25,261	2075,49	1312,36
4. Education	26,021	586,04	453,99	35,593	852,23	654,99
5. Personal Credit Cards	9,002	131,27	61,55	7,436	126,24	42,68
6. Others	2,29,073	2872,34	2041,87	2,18,790	3250,98	2294,01
VI. TRADE	1,73,022	5083,09	3921,54	99,619	7145,75	5507,39
1. Wholesale Trade	14,527	1453,46	1007,82	8,308	2210,35	1723,32
2. Retail Trade	1,58,495	3629,63	2913,72	91,311	4935,39	3784,08
VII. FINANCE	2,301	1015,16	535,34	1,007	579,17	368,92
VIII. ALL OTHERS	52,069	839,53	691,00	40,262	1940,40	1680,17
TOTAL BANK CREDIT	10,51,535	47844,29	35367,90	8,27,519	50182,27	37830,40