

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

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	39,66,279	19561,25	16421,95	12,96,869	8484,16	7247,64
1. Direct Finance	39,26,289	18957,55	15932,74	12,84,874	8020,98	6885,37
2. Indirect Finance	39,990	603,69	489,21	11,995	463,18	362,27
II. INDUSTRY	85,104	7623,84	5249,13	57,851	4563,70	3371,18
1. Mining & Quarrying	379	26,79	20,91	325	28,85	22,80
2. Food Manufacturing & Processing	12,707	1470,15	1063,25	13,477	2245,45	1494,33
(a) Rice Mills, Flour & Dal Mills	6,746	177,40	136,86	9,172	379,76	257,37
(b) Sugar	130	1170,47	831,56	188	1648,67	1051,13
(c) Edible Oils & Vanaspati	1,137	16,25	12,97	521	18,04	13,77
(d) Tea Processing	1	3	2	4	23	15
(e) Processing of Fruits & Vegetables	44	5,40	3,95	29	8,97	8,18
(f) Others	4,649	100,61	77,89	3,563	189,78	163,74
3. Beverage & Tobacco	63	127,24	87,94	142	27,40	22,91
4. Textiles	15,803	338,91	240,51	7,259	458,66	361,58
(a) Cotton Textiles	3,067	94,71	55,77	1,498	23,22	18,25
(b) Jute & Other Natural Fibre Textiles	734	7,29	3,34	520	2,51	2,08
(c) Handloom Textiles & Khadi	7,590	28,53	20,25	2,146	29,38	24,33
(d) Other Textiles & Textile Products	4,412	208,38	161,15	3,095	403,55	316,92
5. Paper, Paper Products & Printing	785	149,57	103,08	424	140,10	138,69
6. Leather & Leather Products	847	8,53	6,34	618	7,51	6,02
7. Rubber & Plastic Products	433	95,87	79,96	245	15,66	12,89
8. Chemicals & Chemical Products	5,537	220,53	102,02	14,782	142,92	114,51
(a) Heavy Industrial Chemicals	27	51,15	19,83	38	16,52	14,78
(b) Fertilisers	7	2,53	2,74	9	4,75	1,31
(c) Drugs & Pharmaceuticals	624	5,39	3,79	13,480	94,55	79,23
(d) Non-Edible Oils	16	50,87	81	13	2,43	2,34
(e) Other Chemicals & Chemical Products	4,863	110,59	74,85	1,242	24,68	16,84
9. Petroleum, Coal Products & Nuclear Fuels	55	8,93	8,30	103	33,73	29,89
10. Manufacture of Cement & Cement Products	836	48,86	29,02	501	39,13	164,83
11. Basic Metals & Metal Products	1,735	1467,39	1160,13	1,839	675,87	429,80
(a) Iron & Steel	153	244,64	119,51	121	385,97	309,06
(b) Non-Ferrous Metals	27	1126,02	971,84	43	261,39	97,67
(c) Metal Products	1,555	96,73	68,78	1,675	28,51	23,08
12. Engineering	3,545	307,87	225,89	1,833	104,99	79,95
(a) Heavy Engineering	1,244	58,32	53,06	385	34,06	25,63
(b) Light Engineering	1,209	38,20	30,03	881	42,70	31,87
(c) Electrical Machinery & Goods	524	77,80	60,69	368	22,15	17,03
(d) Electronic Machinery & Goods	568	133,55	82,10	199	6,08	5,42
13. Vehicles, Vehicle Parts & Transport Equipments	1,647	244,65	166,62	530	79,91	53,38
14. Other Industries	34,096	418,92	338,85	13,000	257,17	211,41
15. Electricity, Gas & Water	39	632,95	307,04	29	2,19	1,62
(a) Electricity Generation & Transmission	22	631,85	306,06	10	69	52
(b) Non-Conventional Energy	5	13	8	4	21	14
(c) Gas, Steam & Water Supply	12	97	90	15	1,28	95
16. Construction	6,597	2056,69	1309,28	2,744	304,17	226,57
III. TRANSPORT OPERATORS	19,260	529,66	428,85	5,270	74,51	51,54
IV. PROFESSIONAL AND OTHER SERVICES	75,014	1054,13	809,92	32,530	832,13	679,04
V. PERSONAL LOANS	5,23,672	18908,95	13917,94	2,46,269	3199,01	2519,28
1. Loans for Purchase of Consumer Durables	27,569	177,72	128,31	15,897	111,12	78,83
2. Loans for Housing	88,192	8652,53	7395,36	38,266	1045,89	890,09
3. Rest of the Personal Loans	4,07,911	10078,70	6394,26	1,92,106	2041,99	1550,37
VI. TRADE	3,41,670	2812,71	2364,82	1,92,913	2407,45	1896,65
1. Wholesale Trade	28,613	852,53	773,99	10,099	334,63	273,86
2. Retail Trade	3,13,057	1960,18	1590,83	1,82,814	2072,82	1622,78
VII. FINANCE	2,865	101,09	57,12	1,160	322,60	192,79
VIII. ALL OTHERS	1,67,069	1929,53	1409,30	76,739	975,75	744,88
TOTAL BANK CREDIT	51,80,933	52521,15	40659,03	19,09,601	20859,31	16702,99

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SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

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	1,91,693	2436,38	1984,44	32,685	3739,05	3070,67
1. Direct Finance	1,87,316	1880,91	1506,38	29,714	675,82	525,88
2. Indirect Finance	4,377	555,47	478,06	2,971	3063,24	2544,79
II. INDUSTRY	65,928	12699,47	9194,34	41,125	12947,60	9899,38
1. Mining & Quarrying	369	98,15	61,56	116	148,80	37,47
2. Food Manufacturing & Processing	7,370	2903,45	2084,18	1,783	2070,88	1628,48
(a) Rice Mills, Flour & Dal Mills	4,659	461,09	315,21	397	194,51	120,27
(b) Sugar	164	1973,38	1407,89	70	1444,33	1158,84
(c) Edible Oils & Vanaspati	249	94,44	68,47	142	160,98	131,79
(d) Tea Processing	2	1,62	1,86	5	71	42
(e) Processing of Fruits & Vegetables	45	9,81	6,83	25	14,69	10,31
(f) Others	2,251	363,10	283,93	1,144	255,66	206,85
3. Beverage & Tobacco	91	73,79	52,68	74	101,60	66,48
4. Textiles	17,263	909,47	700,14	8,401	912,03	527,66
(a) Cotton Textiles	8,187	330,40	267,80	3,214	596,67	278,75
(b) Jute & Other Natural Fibre Textiles	5,062	83,56	61,46	1,700	53,40	43,72
(c) Handloom Textiles & Khadi	960	20,53	17,84	664	36,52	31,34
(d) Other Textiles & Textile Products	3,054	474,98	353,04	2,823	225,44	173,85
5. Paper, Paper Products & Printing	1,788	768,38	639,21	1,000	466,97	400,08
6. Leather & Leather Products	839	215,07	112,48	3,969	1053,85	807,35
7. Rubber & Plastic Products	821	311,78	228,76	1,134	198,12	173,01
8. Chemicals & Chemical Products	7,992	629,94	420,42	5,109	378,47	324,71
(a) Heavy Industrial Chemicals	122	151,64	92,02	137	36,20	28,05
(b) Fertilisers	28	47,47	14,05	26	24,06	13,24
(c) Drugs & Pharmaceuticals	6,332	145,33	92,12	3,900	117,57	106,54
(d) Non-Edible Oils	18	10,76	7,86	21	9,93	7,18
(e) Other Chemicals & Chemical Products	1,492	274,75	214,38	1,025	190,71	169,70
9. Petroleum, Coal Products & Nuclear Fuels	41	14,80	13,51	49	22,22	17,57
10. Manufacture of Cement & Cement Products	511	85,63	83,35	623	358,68	316,03
11. Basic Metals & Metal Products	4,820	1822,94	1377,13	3,745	922,04	836,51
(a) Iron & Steel	485	936,99	708,98	318	609,54	571,29
(b) Non-Ferrous Metals	645	225,41	180,67	96	83,64	72,29
(c) Metal Products	3,690	660,54	487,48	3,331	228,86	192,93
12. Engineering	3,380	1448,81	965,05	2,900	418,17	308,24
(a) Heavy Engineering	341	105,96	81,31	584	115,47	82,98
(b) Light Engineering	1,617	467,52	410,86	1,455	113,66	81,46
(c) Electrical Machinery & Goods	1,026	323,89	236,44	582	168,25	130,51
(d) Electronic Machinery & Goods	396	551,44	236,44	279	20,79	13,28
13. Vehicles, Vehicle Parts & Transport Equipments	670	132,05	115,00	649	345,49	257,42
14. Other Industries	14,628	862,67	676,72	5,987	902,05	381,40
15. Electricity, Gas & Water	53	52,55	13,99	83	2278,10	1939,67
(a) Electricity Generation & Transmission	15	47,26	10,03	45	2273,25	1935,97
(b) Non-Conventional Energy	10	1,53	54	2	40	26
(c) Gas, Steam & Water Supply	28	3,76	3,41	36	4,45	3,44
16. Construction	5,292	2369,98	1650,16	5,503	2370,12	1877,32
III. TRANSPORT OPERATORS	6,369	229,06	166,31	11,235	711,39	490,08
IV. PROFESSIONAL AND OTHER SERVICES	37,635	2648,45	1944,83	39,149	3705,49	2660,08
V. PERSONAL LOANS	4,31,060	8254,70	6500,09	4,47,984	10568,77	8362,15
1. Loans for Purchase of Consumer Durables	19,277	153,05	115,51	16,767	127,71	87,35
2. Loans for Housing	97,564	3929,00	3418,51	1,19,885	5352,52	4678,15
3. Rest of the Personal Loans	3,14,219	4172,65	2966,07	3,11,332	5088,55	3596,65
VI. TRADE	1,62,299	3828,09	3059,21	99,314	5608,74	4058,90
1. Wholesale Trade	9,866	886,47	743,57	13,432	1995,69	1388,08
2. Retail Trade	1,52,433	2941,62	2315,64	85,882	3613,06	2670,82
VII. FINANCE	1,344	192,30	102,22	707	950,86	784,58
VIII. ALL OTHERS	82,316	1714,72	1324,15	83,256	2470,00	1938,63
TOTAL BANK CREDIT	9,78,644	32003,17	24275,57	7,55,455	40701,90	31264,47