

**TABLE NO. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2006**

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	31,12,019	12589,78	10120,62	11,03,916	6403,78	5193,49
1. Direct Finance	30,66,934	12200,44	9820,27	10,91,049	5788,52	4735,56
2. Indirect Finance	45,085	389,35	300,35	12,867	615,27	457,93
II. INDUSTRY	1,27,746	3543,75	2322,35	58,568	3922,70	2321,78
1. Mining & Quarrying	288	22,13	16,22	240	21,43	16,42
2. Food Manufacturing & Processing	10,306	613,75	429,14	9,313	1254,11	897,39
(a) Rice Mills, Flour & Dal Mills	6,216	167,03	124,56	6,388	360,56	243,92
(b) Sugar	85	329,34	205,72	181	712,38	505,72
(c) Edible Oils & Vanaspati	809	12,86	9,63	311	14,56	11,93
(d) Tea Processing	3	8	7	5	50	46
(e) Processing of Fruits & Vegetables	659	28,29	24,23	43	8,15	6,17
(f) Others	2,534	76,16	64,92	2,385	157,94	129,18
3. Beverage & Tobacco	27	3,29	2,21	209	27,77	23,26
4. Textiles	7,189	283,16	204,99	5,259	439,73	340,07
(a) Cotton Textiles	1,067	66,08	51,04	1,236	51,29	43,83
(b) Jute & Other Natural Fibre Textiles	322	1,87	1,53	32	7,28	6,14
(c) Handloom Textiles & Khadi	1,985	17,22	12,42	1,684	27,36	23,24
(d) Other Textiles & Textile Products	3,815	197,98	140,00	2,307	353,80	266,86
5. Paper, Paper Products & Printing	219	68,25	42,26	397	92,89	83,45
6. Leather & Leather Products	470	61,31	58,73	209	14,51	12,57
7. Rubber & Plastic Products	219	21,78	16,42	162	15,79	13,28
8. Chemicals & Chemical Products	836	117,78	97,22	8,743	212,16	113,70
(a) Heavy Industrial Chemicals	23	41,60	25,29	59	13,78	7,28
(b) Fertilisers	11	24,40	24,24	10	15,84	10,71
(c) Drugs & Pharmaceuticals	270	4,18	3,36	8,230	55,69	46,44
(d) Non-Edible Oils	17	27,93	27,89	13	78	63
(e) Other Chemicals & Chemical Products	515	19,66	16,43	431	126,07	48,64
9. Petroleum, Coal Products & Nuclear Fuels	68	5,98	3,95	46	21,03	18,26
10. Manufacture of Cement & Cement Products	666	22,24	17,63	177	19,59	16,00
11. Basic Metals & Metal Products	725	895,41	228,50	1,344	1170,41	341,84
(a) Iron & Steel	175	69,20	55,23	159	723,29	254,90
(b) Non-Ferrous Metals	29	705,05	97,03	47	394,16	43,12
(c) Metal Products	521	121,16	76,24	1,138	52,97	43,82
12. Engineering	1,242	336,41	282,79	1,048	65,20	54,71
(a) Heavy Engineering	134	16,39	11,52	105	13,15	12,18
(b) Light Engineering	623	23,70	22,14	589	25,00	20,96
(c) Electrical Machinery & Goods	349	75,97	60,46	278	23,08	18,52
(d) Electronic Machinery & Goods	136	220,34	188,67	76	3,98	3,05
13. Vehicles, Vehicle Parts & Transport Equipments	558	61,73	37,59	252	42,42	36,15
14. Other Industries	1,01,551	501,53	398,90	28,231	442,43	287,03
15. Electricity, Gas & Water	54	370,45	357,15	29	2,39	1,77
(a) Electricity Generation & Transmission	35	362,56	351,57	10	78	62
(b) Non-Conventional Energy	1	3	3	3	55	42
(c) Gas, Steam & Water Supply	18	7,86	5,55	16	1,06	73
16. Construction	3,328	158,55	128,64	2,909	80,84	65,88
III. TRANSPORT OPERATORS	17,219	177,69	146,53	5,783	65,65	49,24
IV. PROFESSIONAL AND OTHER SERVICES	53,504	539,18	368,90	21,996	561,01	445,25
V. PERSONAL LOANS	3,50,575	4383,81	3513,03	2,56,725	2719,67	2161,02
1. Loans for Purchase of Consumer Durables	27,294	151,68	113,54	16,903	94,92	75,14
2. Loans for Housing	54,139	1703,37	1511,91	34,979	889,71	780,73
3. Rest of the Personal Loans	2,69,142	2528,76	1887,58	2,04,843	1735,04	1305,15
VI. TRADE	2,85,179	1970,96	1599,59	1,73,676	1810,27	1377,17
1. Wholesale Trade	20,230	545,45	497,46	8,455	358,10	220,02
2. Retail Trade	2,64,949	1425,51	1102,13	1,65,221	1452,17	1157,16
VII. FINANCE	3,388	40,35	16,00	3,170	259,02	163,61
VIII. ALL OTHERS	1,86,550	895,66	690,49	88,098	695,80	554,90
TOTAL BANK CREDIT	41,36,180	24141,19	18777,51	17,11,932	16437,90	12266,47
OF WHICH : 1. Artisans and Village & Tiny Industries	81,700	315,32	240,35	22,188	379,56	297,02
2. Other Small Scale Industries	28,294	545,98	430,22	14,260	843,97	621,11

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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	1,78,090	2104.84	1668.58	26,075	1410.59	1238.94
1. Direct Finance	1,73,039	1745.31	1349.79	24,646	372.44	265.56
2. Indirect Finance	5,051	359.53	318.79	1,429	1038.15	973.38
II. INDUSTRY	74,509	9410.71	6247.91	48,265	7765.07	6109.40
1. Mining & Quarrying	241	98.46	71.72	131	129.26	62.54
2. Food Manufacturing & Processing	7,117	1471.89	1002.38	2,855	1656.40	1398.67
(a) Rice Mills, Flour & Dal Mills	4,451	369.33	235.89	628	168.35	98.35
(b) Sugar	121	746.81	499.33	54	1012.50	893.04
(c) Edible Oils & Vanaspati	291	106.23	93.73	398	114.57	94.76
(d) Tea Processing	4	77	77	31	127.46	128.59
(e) Processing of Fruits & Vegetables	38	6.67	5.54	23	7.23	6.63
(f) Others	2,212	242.09	167.11	1,721	226.29	177.30
3. Beverage & Tobacco	89	122.42	86.41	66	117.82	93.10
4. Textiles	14,801	675.06	527.25	13,975	603.81	489.23
(a) Cotton Textiles	7,694	215.78	176.69	4,061	294.95	267.74
(b) Jute & Other Natural Fibre Textiles	3,964	66.93	51.94	2,143	35.59	28.49
(c) Handloom Textiles & Khadi	403	25.30	18.67	454	38.19	24.69
(d) Other Textiles & Textile Products	2,740	367.05	279.94	7,317	235.08	168.32
5. Paper, Paper Products & Printing	2,375	514.13	402.85	1,414	334.26	242.41
6. Leather & Leather Products	758	359.86	109.52	4,387	827.94	579.91
7. Rubber & Plastic Products	936	340.58	242.79	1,101	248.27	201.00
8. Chemicals & Chemical Products	6,725	537.62	425.64	3,989	497.49	417.84
(a) Heavy Industrial Chemicals	131	92.42	59.14	116	58.32	38.74
(b) Fertilisers	26	36.14	20.05	30	19.99	15.54
(c) Drugs & Pharmaceuticals	5,764	73.10	51.32	2,835	192.36	170.41
(d) Non-Edible Oils	31	19.51	19.03	19	16.75	10.66
(e) Other Chemicals & Chemical Products	773	316.45	276.10	989	210.06	182.50
9. Petroleum, Coal Products & Nuclear Fuels	56	22.12	23.36	57	21.11	17.32
10. Manufacture of Cement & Cement Products	447	69.60	59.70	160	199.78	136.15
11. Basic Metals & Metal Products	6,126	2366.65	1740.04	1,843	590.18	485.03
(a) Iron & Steel	625	1271.93	960.95	363	277.21	245.75
(b) Non-Ferrous Metals	1,169	325.88	238.52	77	44.68	36.77
(c) Metal Products	4,332	768.85	540.57	1,403	268.30	202.50
12. Engineering	3,184	720.05	526.12	4,257	738.73	618.83
(a) Heavy Engineering	719	91.64	78.05	1,174	158.14	108.86
(b) Light Engineering	1,264	139.42	106.36	1,051	89.76	64.43
(c) Electrical Machinery & Goods	1,003	188.94	159.73	1,150	449.48	411.24
(d) Electronic Machinery & Goods	198	300.05	181.97	882	41.35	34.30
13. Vehicles, Vehicle Parts & Transport Equipments	642	132.23	99.13	1,325	242.79	196.33
14. Other Industries	26,629	658.97	504.89	9,638	474.29	355.90
15. Electricity, Gas & Water	45	9.11	6.66	77	588.91	428.83
(a) Electricity Generation & Transmission	16	6.09	4.50	43	582.52	424.43
(b) Non-Conventional Energy	6	1.08	59	2	30	24
(c) Gas, Steam & Water Supply	23	1.93	1.57	32	6.09	4.15
16. Construction	4,338	1311.96	419.43	2,990	494.05	386.32
III. TRANSPORT OPERATORS	6,240	92.95	76.02	7,117	204.55	168.15
IV. PROFESSIONAL AND OTHER SERVICES	29,828	1107.54	889.01	22,204	1727.67	1237.61
V. PERSONAL LOANS	7,14,754	9742.92	7379.60	5,01,440	8224.02	6796.56
1. Loans for Purchase of Consumer Durables	21,891	138.85	107.36	16,712	133.18	112.66
2. Loans for Housing	1,04,471	5146.13	4628.26	1,03,385	4179.13	3782.60
3. Rest of the Personal Loans	5,88,392	4457.95	2643.98	3,81,343	3911.71	2901.30
VI. TRADE	1,54,313	3343.07	2504.24	94,480	3987.81	2976.26
1. Wholesale Trade	9,434	636.21	523.29	13,904	973.27	682.46
2. Retail Trade	1,44,879	2706.86	1980.95	80,576	3014.54	2293.79
VII. FINANCE	1,741	106.86	59.68	2,052	282.19	183.04
VIII. ALL OTHERS	82,049	1137.96	886.91	91,755	1624.82	1253.51
TOTAL BANK CREDIT	12,41,524	27046.85	19711.93	7,93,388	25226.73	19963.48
OF WHICH: 1. Artisans and Village & Tiny Industries	14,044	123.61	103.03	4,368	112.96	96.86
2. Other Small Scale Industries	23,782	1958.98	1462.78	21,510	1564.21	1180.89