

**Table No.5.7 - State and Population Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation (Part 21 of 32)
MARCH 1997**

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	22,12,405	2890,33	2065,41	6,68,140	1495,96	838,63
	1. Direct Finance	21,84,446	2652,86	2009,02	6,59,320	1168,57	770,36
	2. Indirect Finance	27,959	237,47	56,39	8,820	327,39	68,27
II.	INDUSTRY	3,50,245	1512,77	1204,56	1,26,883	2415,91	1925,35
	1. Mining & Quarrying	1,477	10,42	7,65	539	138,62	59,42
	2. Food Manufacturing and Processing	11,008	284,24	198,09	5,476	950,94	806,74
	(a) Rice Mills, Flour and Dal Mills	3,754	88,75	53,32	1,956	138,00	102,92
	(b) Sugar	146	135,63	94,00	180	652,58	576,71
	(c) Edible Oils and Vanaspati	2,145	18,62	14,98	994	30,49	20,68
	(d) Tea Processing	7	5	3	9	37	15
	(e) Processing of Fruits & Vegetables	35	2,69	2,62	52	5,32	5,03
	(f) Others	4,921	38,49	33,15	2,285	124,19	101,25
	3. Beverage and Tobacco	68	4,69	4,81	278	25,80	23,31
	4. Textiles	5,582	173,52	113,24	3,771	321,70	252,82
	(a) Cotton Textiles	710	62,33	36,53	829	70,13	61,27
	(b) Jute Textiles	142	19,17	13,94	38	46	37
	(c) Handloom Textiles & Khadi	1,090	5,82	4,32	857	25,48	23,19
	(d) Other Textiles	3,640	86,20	58,45	2,047	225,63	167,99
	5. Paper, Paper Products and Printing	486	44,35	42,84	1,273	37,38	30,62
	6. Leather and Leather Products	367	30,08	27,43	184	6,98	6,35
	7. Rubber and Rubber Products	140	24,78	20,22	209	42,31	28,78
	8. Chemicals and Chemical Products	1,134	105,41	75,89	1,731	183,99	120,96
	(a) Heavy Industrial Chemicals	48	12,88	12,30	350	44,34	24,41
	(b) Fertilizers	64	39,69	30,74	106	5,26	4,23
	(c) Drugs and Pharmaceuticals	122	26,84	16,02	180	40,85	40,60
	(d) Non-Edible Oils	122	2,37	1,60	99	12,59	3,28
	(e) Other Chemicals & Chemical Products	778	23,63	15,23	996	80,94	48,44
	9. Petroleum, Coal Products & Nuclear Fuels	81	2,13	1,77	137	17,80	15,89
	10. Manufacture of Cement & Cement Products	314	22,50	21,01	214	28,04	28,59
	11. Basic Metals & Metal Products	1,172	159,85	119,76	1,451	159,00	144,36
	(a) Iron and Steel	424	38,71	32,74	435	64,00	64,72
	(b) Non-Ferrous Metals	70	85,69	59,28	125	38,74	31,36
	(c) Other Metal Products	678	35,45	27,74	891	56,27	48,28
	12. Engineering	1,375	217,01	210,16	1,565	201,04	157,80
	(a) Heavy Engineering	291	59,21	61,57	158	37,85	30,79
	(b) Light Engineering	574	14,28	11,60	758	33,87	24,93
	(c) Electrical Machinery & Goods	313	49,31	48,40	391	75,30	53,03
	(d) Electronic Machinery & Goods	197	94,21	88,59	258	54,01	49,04
	13. Vehicles, Vehicle Parts & Transport Equipments	777	57,71	43,85	541	25,48	22,35
	14. Other Industries	3,25,740	344,68	287,70	1,07,717	211,87	178,88
	15. Electricity, Gas & Water	272	12,61	12,13	1,295	54,59	42,03
	(a) Electricity Generation & Transmission	256	12,41	11,79	1,263	47,57	34,62
	(b) Non-Conventional Energy	12	17	31	6	4	3
	(c) Gas, Steam & Water Supply	4	4	3	26	6,98	7,38
	16. Construction	252	18,78	17,98	502	10,36	6,47
III.	TRANSPORT OPERATORS	1,04,469	239,50	181,67	36,156	146,52	113,13
IV.	PROFESSIONAL AND OTHER SERVICES	1,52,531	160,42	133,57	55,716	140,53	123,58
V.	PERSONAL LOANS	2,84,728	551,38	443,28	2,06,338	467,85	355,86
	1. Loans for Purchase of Consumer Durables	11,094	16,57	12,94	9,188	14,57	11,57
	2. Loans for Housing	15,448	113,84	85,03	20,015	125,21	91,04
	3. Rest of the Personal Loans	2,58,186	420,97	345,32	1,77,135	328,06	253,24
V I.	TRADE	7,68,871	878,23	687,71	3,15,273	851,39	640,42
	1. Wholesale Trade	25,917	96,33	66,54	13,124	300,02	229,55

	2. Retail Trade	7,42,954	781,90	621,17	3,02,149	551,37	410,87
VII.	FINANCE	535	9,67	6,39	443	24,87	20,30
VIII.	ALL OTHERS	1,36,497	321,03	201,75	1,00,198	361,13	209,54
TOTAL BANK CREDIT		40,10,281	6563,33	4924,34	15,09,147	5904,16	4226,81
OF WHICH :							
	1. Artisans & Village Industries	2,39,891	229,27	189,47	53,961	73,64	61,13
	2. Other Small Scale Industries	87,035	404,44	307,62	54,572	582,86	452,11

(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	1,41,251	451,42	318,66	9,467	87,32	40,75
	1. Direct Finance	1,38,026	312,24	239,82	8,204	35,00	20,43
	2. Indirect Finance	3,225	139,18	78,84	1,263	52,32	20,32
II.	INDUSTRY	1,26,121	3467,69	2761,84	22,209	1414,71	1272,67
	1. Mining & Quarrying	252	15,42	12,16	33	1,37	82
	2. Food Manufacturing and Processing	3,515	538,85	429,66	739	182,11	132,78
	(a) Rice Mills, Flour and Dal Mills	943	87,75	58,28	217	29,92	20,54
	(b) Sugar	164	274,11	220,81	27	86,21	78,74
	(c) Edible Oils and Vanaspati	486	59,33	45,83	69	26,95	16,97
	(d) Tea Processing	24	2,01	3,13	10	1,29	68
	(e) Processing of Fruits & Vegetables	79	1,55	1,30	27	2,20	2,10
	(f) Others	1,819	114,11	100,31	389	35,55	13,75
	3. Beverage and Tobacco	173	114,88	65,26	24	3,89	3,37
	4. Textiles	4,798	497,85	427,65	1,060	263,83	306,92
	(a) Cotton Textiles	865	101,43	97,90	249	76,04	78,55
	(b) Jute Textiles	31	3,34	3,11	51	4,42	5,04
	(c) Handloom Textiles & Khadi	565	29,18	25,55	43	5,64	4,83
	(d) Other Textiles	3,337	363,91	301,09	717	177,73	218,50
	5. Paper, Paper Products and Printing	2,298	167,54	125,70	576	35,43	31,26
	6. Leather and Leather Products	1,209	86,64	69,76	712	153,30	133,77
	7. Rubber and Rubber Products	637	95,36	86,04	165	14,66	14,19
	8. Chemicals and Chemical Products	2,680	216,55	188,26	1,138	164,75	130,68
	(a) Heavy Industrial Chemicals	215	30,95	25,13	94	5,17	4,57
	(b) Fertilizers	86	45,99	40,57	40	57,14	38,20
	(c) Drugs and Pharmaceuticals	578	32,81	24,11	294	25,37	20,39
	(d) Non-Edible Oils	127	18,42	15,22	16	2,61	2,48
	(e) Other Chemicals & Chemical Products	1,674	88,37	83,23	694	74,47	65,04
	9. Petroleum, Coal Products & Nuclear Fuels	247	16,78	10,44	54	22,42	31,62
	10. Manufacture of Cement & Cement Products	219	13,54	12,32	70	38,10	27,07
	11. Basic Metals & Metal Products	6,333	455,80	372,36	709	144,68	135,92
	(a) Iron and Steel	1,671	211,19	181,92	329	104,31	99,52
	(b) Non-Ferrous Metals	1,016	34,97	23,47	20	1,99	2,17
	(c) Other Metal Products	3,646	209,64	166,97	360	38,38	34,24
	12. Engineering	4,058	674,62	475,43	1,094	193,97	171,81
	(a) Heavy Engineering	642	266,58	218,42	271	60,92	40,75
	(b) Light Engineering	1,537	84,49	60,88	383	25,96	25,72
	(c) Electrical Machinery & Goods	1,242	163,14	90,20	302	28,09	21,27
	(d) Electronic Machinery & Goods	637	160,41	105,93	138	79,00	84,07
	13. Vehicles, Vehicle Parts & Transport Equipments	816	55,22	45,85	365	48,28	44,62
	14. Other Industries	96,596	394,69	336,33	15,240	91,80	76,88
	15. Electricity, Gas & Water	1,982	67,76	52,14	43	4,42	4,90
	(a) Electricity Generation & Transmission	1,952	61,90	46,99	34	3,74	3,86
	(b) Non-Conventional Energy	7	5,21	4,78	2	17	19
	(c) Gas, Steam & Water Supply	23	66	36	7	50	85
	16. Construction	308	56,15	52,47	187	51,69	26,09
III.	TRANSPORT OPERATORS	22,447	131,88	106,18	4,197	90,73	71,21
IV.	PROFESSIONAL AND OTHER SERVICES	44,862	194,08	157,14	9,786	79,48	67,01
V.	PERSONAL LOANS	2,80,439	884,65	709,17	1,11,990	477,02	356,96
	1. Loans for Purchase of Consumer Durables	18,078	30,57	24,48	4,472	11,28	9,17
	2. Loans for Housing	33,957	338,61	264,45	16,122	231,53	165,79
	3. Rest of the Personal Loans	2,28,404	515,47	420,23	91,396	234,21	182,00
V I.	TRADE	2,15,211	916,15	736,02	46,859	393,45	310,33
	1. Wholesale Trade	14,306	334,80	248,11	5,956	201,38	172,81
	2. Retail Trade	2,00,905	581,36	487,91	40,903	192,07	137,52
VII.	FINANCE	422	62,47	56,17	486	98,54	83,62
VIII.	ALL OTHERS	1,29,002	593,66	484,00	42,218	549,27	400,38
TOTAL BANK CREDIT		9,59,755	6702,00	5329,16	2,47,212	3190,54	2602,93

OF WHICH :	1. Artisans & Village Industries	37,448	63,35	52,13	3,555	9,58	8,98
	2. Other Small Scale Industries	64,661	1274,76	1024,58	11,679	281,28	266,95
