

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2007**

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	36,02,013	16753,42	13539,66	12,12,132	7948,93	6307,26
1. Direct Finance	35,49,963	16250,78	13163,30	11,92,734	7544,96	6001,00
2. Indirect Finance	52,050	502,64	376,36	19,398	403,97	306,26
II. INDUSTRY	1,30,201	4565,99	3487,91	72,684	4708,53	2927,62
1. Mining & Quarrying	355	66,96	42,35	398	51,89	42,64
2. Food Manufacturing & Processing	8,991	803,85	589,68	13,462	2122,68	1280,38
(a) Rice Mills, Flour & Dal Mills	5,430	147,90	120,30	10,300	445,89	310,01
(b) Sugar	77	497,53	337,73	165	1130,53	714,06
(c) Edible Oils & Vanaspati	696	21,83	17,84	280	22,30	18,93
(d) Tea Processing	3	8	7	3	30	27
(e) Processing of Fruits & Vegetables	47	4,60	3,70	35	99,02	40,74
(f) Others	2,738	131,91	110,04	2,679	424,64	196,37
3. Beverage & Tobacco	35	169,85	145,11	121	25,58	22,35
4. Textiles	5,846	260,87	198,34	4,832	474,68	369,28
(a) Cotton Textiles	891	72,68	58,32	473	42,81	37,34
(b) Jute & Other Natural Fibre Textiles	199	6,29	2,48	199	6,57	6,30
(c) Handloom Textiles & Khadi	1,509	13,63	10,12	1,978	28,68	23,45
(d) Other Textiles & Textile Products	3,247	168,26	127,41	2,182	396,62	302,19
5. Paper, Paper Products & Printing	261	115,67	64,52	761	113,91	101,76
6. Leather & Leather Products	376	106,75	94,17	237	6,52	5,07
7. Rubber & Plastic Products	165	64,24	62,42	141	13,37	8,88
8. Chemicals & Chemical Products	2,467	92,37	57,80	18,470	195,89	151,40
(a) Heavy Industrial Chemicals	18	38,92	16,22	58	15,66	8,21
(b) Fertilisers	10	17,54	17,18	7	13,57	13,08
(c) Drugs & Pharmaceuticals	871	7,06	6,60	18,027	123,46	107,00
(d) Non-Edible Oils	16	94	83	20	1,65	1,15
(e) Other Chemicals & Chemical Products	1,552	27,91	16,98	358	41,55	21,96
9. Petroleum, Coal Products & Nuclear Fuels	88	32,01	21,31	62	31,70	27,73
10. Manufacture of Cement & Cement Products	505	49,42	45,66	236	12,67	9,82
11. Basic Metals & Metal Products	746	1065,78	767,23	676	534,18	361,14
(a) Iron & Steel	170	266,09	110,33	141	339,20	280,08
(b) Non-Ferrous Metals	29	654,33	517,65	47	146,85	35,83
(c) Metal Products	547	145,36	139,25	488	48,13	45,22
12. Engineering	2,078	299,71	256,23	1,000	70,36	54,26
(a) Heavy Engineering	1,007	44,98	43,60	240	17,68	16,09
(b) Light Engineering	595	23,82	16,50	409	26,72	18,99
(c) Electrical Machinery & Goods	337	106,53	101,80	262	17,51	14,32
(d) Electronic Machinery & Goods	139	124,39	94,32	89	8,45	4,86
13. Vehicles, Vehicle Parts & Transport Equipments	763	118,14	96,51	218	37,96	21,56
14. Other Industries	1,03,672	647,24	437,00	29,341	328,71	262,03
15. Electricity, Gas & Water	181	461,29	439,66	72	34,77	29,37
(a) Electricity Generation & Transmission	152	459,68	438,42	50	33,44	28,49
(b) Non-Conventional Energy	1	2	1	3	14	9
(c) Gas, Steam & Water Supply	28	1,59	1,23	19	1,19	79
16. Construction	3,672	211,84	169,94	2,657	653,68	179,96
III. TRANSPORT OPERATORS	17,657	199,04	165,09	5,734	66,32	50,31
IV. PROFESSIONAL AND OTHER SERVICES	65,282	777,32	625,34	24,109	726,17	468,22
V. PERSONAL LOANS	3,70,273	5263,16	4170,48	2,59,637	3154,02	2430,41
1. Loans for Purchase of Consumer Durables	34,785	205,40	153,44	18,175	114,29	88,33
2. Loans for Housing	62,145	2092,67	1850,26	37,360	1099,85	900,54
3. Rest of the Personal Loans	2,73,343	2965,09	2166,78	2,04,102	1939,89	1441,54
VI. TRADE	3,31,410	2675,80	1931,91	1,99,941	2292,27	1728,15
1. Wholesale Trade	30,309	977,93	602,45	18,276	488,95	376,47
2. Retail Trade	3,01,101	1697,87	1329,45	1,81,665	1803,32	1351,68
VII. FINANCE	3,482	76,22	61,44	883	459,62	328,06
VIII. ALL OTHERS	1,65,206	987,28	729,08	57,401	765,75	603,10
TOTAL BANK CREDIT	46,85,524	31298,22	24710,92	18,32,521	20121,61	14843,12
OF WHICH : 1. Artisans and Village & Tiny Industries	79,540	325,66	246,83	21,291	343,26	266,62
2. Other Small Scale Industries	30,380	642,59	504,67	13,926	998,90	749,71

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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	1,82,234	2631,84	2049,95	22,794	1971,06	1506,45
1. Direct Finance	1,77,939	2037,13	1550,62	20,947	850,47	443,34
2. Indirect Finance	4,295	594,71	499,33	1,847	1120,60	1063,11
II. INDUSTRY	85,000	11411,91	8585,85	87,118	11621,88	8360,82
1. Mining & Quarrying	279	131,50	92,06	157	85,31	54,87
2. Food Manufacturing & Processing	9,231	2304,38	1430,36	1,839	1946,29	1589,20
(a) Rice Mills, Flour & Dal Mills	5,524	417,07	253,28	411	153,73	105,04
(b) Sugar	127	1332,38	772,53	50	1183,61	965,44
(c) Edible Oils & Vanaspati	257	137,86	91,92	200	160,26	138,15
(d) Tea Processing	4	79	86	14	136,45	145,89
(e) Processing of Fruits & Vegetables	52	15,53	12,64	33	13,99	8,06
(f) Others	3,267	400,76	299,12	1,131	298,25	226,62
3. Beverage & Tobacco	76	82,05	61,35	66	141,72	91,20
4. Textiles	27,335	968,61	801,86	20,607	1162,80	914,88
(a) Cotton Textiles	8,214	261,24	223,59	3,476	502,76	389,40
(b) Jute & Other Natural Fibre Textiles	15,859	225,23	184,35	13,976	201,15	178,78
(c) Handloom Textiles & Khadi	345	22,61	17,63	373	33,57	28,52
(d) Other Textiles & Textile Products	2,917	459,53	376,29	2,782	425,32	318,19
5. Paper, Paper Products & Printing	2,265	765,48	622,04	1,161	445,41	294,50
6. Leather & Leather Products	688	296,92	197,00	3,542	867,58	645,23
7. Rubber & Plastic Products	872	299,00	235,17	944	263,89	185,92
8. Chemicals & Chemical Products	9,205	737,23	621,24	40,240	1313,67	1120,71
(a) Heavy Industrial Chemicals	119	146,41	137,89	125	46,57	36,87
(b) Fertilisers	29	34,16	16,66	733	145,64	98,86
(c) Drugs & Pharmaceuticals	8,290	132,05	88,52	38,368	776,30	689,72
(d) Non-Edible Oils	36	43,14	33,86	12	7,01	5,84
(e) Other Chemicals & Chemical Products	731	381,46	344,32	1,002	338,15	289,42
9. Petroleum, Coal Products & Nuclear Fuels	69	56,16	53,30	58	65,42	31,78
10. Manufacture of Cement & Cement Products	721	99,37	81,88	629	275,60	211,69
11. Basic Metals & Metal Products	5,418	2158,49	1704,74	1,594	1602,58	511,38
(a) Iron & Steel	539	1036,84	799,80	380	1407,60	356,48
(b) Non-Ferrous Metals	1,033	288,65	219,62	92	50,99	35,86
(c) Metal Products	3,846	833,00	685,32	1,122	144,00	119,04
12. Engineering	2,760	923,13	637,74	3,015	504,50	362,37
(a) Heavy Engineering	539	154,22	118,81	741	196,23	137,19
(b) Light Engineering	1,063	228,09	161,58	1,122	87,57	62,77
(c) Electrical Machinery & Goods	862	186,28	146,18	857	183,72	135,67
(d) Electronic Machinery & Goods	296	354,54	211,17	295	36,98	26,74
13. Vehicles, Vehicle Parts & Transport Equipments	1,054	134,09	95,24	627	248,25	177,54
14. Other Industries	21,014	793,73	640,52	9,508	793,48	657,21
15. Electricity, Gas & Water	130	159,28	142,67	69	1137,79	907,91
(a) Electricity Generation & Transmission	102	155,07	139,70	36	1133,57	904,57
(b) Non-Conventional Energy	6	1,25	44	2	19	16
(c) Gas, Steam & Water Supply	22	2,96	2,53	31	4,04	3,18
16. Construction	3,883	1502,49	1168,68	3,062	767,61	604,44
III. TRANSPORT OPERATORS	6,324	144,09	126,03	9,733	270,05	221,25
IV. PROFESSIONAL AND OTHER SERVICES	35,010	1761,00	1443,72	52,753	2882,23	2262,57
V. PERSONAL LOANS	4,72,671	10527,21	8672,94	5,14,454	10211,03	8362,93
1. Loans for Purchase of Consumer Durables	22,056	158,84	127,12	19,721	173,18	138,03
2. Loans for Housing	1,06,690	6110,45	5490,05	1,06,743	5525,67	4890,09
3. Rest of the Personal Loans	3,43,925	4257,92	3055,78	3,87,990	4512,18	3334,81
VI. TRADE	1,74,053	3750,42	2836,88	1,06,189	6179,33	4042,19
1. Wholesale Trade	23,530	927,00	735,63	18,953	1239,40	881,61
2. Retail Trade	1,50,523	2823,42	2101,25	87,236	4939,93	3160,58
VII. FINANCE	1,258	289,80	209,13	867	438,52	350,65
VIII. ALL OTHERS	54,096	1432,36	973,59	70,074	2417,66	1979,30
TOTAL BANK CREDIT	10,10,646	31948,64	24898,08	8,63,982	35991,76	27086,17
OF WHICH : 1. Artisans and Village & Tiny Industries	10,441	134,70	103,89	3,549	62,90	52,81
2. Other Small Scale Industries	20,900	2254,73	1693,41	14,894	1908,36	1456,88