

## State : Uttar Pradesh

**Table No. 5.6 – State and Bank Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2000**

| CENTRAL REGION                                     |                                           |                 | (Amount in Rupees Lakh)    |                    |                 |                            |                    |                 |                            |
|----------------------------------------------------|-------------------------------------------|-----------------|----------------------------|--------------------|-----------------|----------------------------|--------------------|-----------------|----------------------------|
| OCCUPATION                                         | STATE BANK OF INDIA<br>AND ITS ASSOCIATES |                 |                            | NATIONALISED BANKS |                 |                            | FOREIGN BANKS      |                 |                            |
|                                                    | No. of<br>Accounts                        | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts | Credit<br>Limit | Amount<br>Out-<br>standing |
|                                                    | 1                                         | 2               | 3                          | 4                  | 5               | 6                          | 7                  | 8               | 9                          |
| <b>I. AGRICULTURE</b>                              | <b>4,40,887</b>                           | <b>1883,36</b>  | <b>1404,12</b>             | <b>10,73,264</b>   | <b>2913,31</b>  | <b>2355,25</b>             | -                  | -               | -                          |
| 1. Direct Finance                                  | 4,39,254                                  | 1780,72         | 1347,76                    | 10,57,730          | 2541,42         | 2077,10                    | -                  | -               | -                          |
| 2. Indirect Finance                                | 1,633                                     | 102,64          | 56,36                      | 15,534             | 371,89          | 278,15                     | -                  | -               | -                          |
| <b>II. INDUSTRY</b>                                | <b>1,12,772</b>                           | <b>3183,28</b>  | <b>2644,91</b>             | <b>2,98,301</b>    | <b>7321,42</b>  | <b>6111,18</b>             | <b>2,322</b>       | <b>464,57</b>   | <b>330,57</b>              |
| 1. Mining & Quarrying                              | 58                                        | 12,32           | 8,60                       | 203                | 83,64           | 57,78                      | -                  | -               | -                          |
| 2. Food Manufacturing & Processing                 | 2,506                                     | 780,60          | 586,77                     | 9,837              | 1527,04         | 1244,82                    | 11                 | 39,61           | 16,45                      |
| (a) Rice Mills, Flour & Dal Mills                  | 1,095                                     | 171,39          | 134,81                     | 5,399              | 362,87          | 260,87                     | -                  | -               | -                          |
| (b) Sugar                                          | 792                                       | 437,66          | 326,53                     | 238                | 890,34          | 756,71                     | -                  | -               | -                          |
| (c) Edible Oils & Vanaspati                        | 103                                       | 20,28           | 16,74                      | 1,224              | 110,26          | 95,21                      | 1                  | 2,00            | 40                         |
| (d) Tea Processing                                 | 5                                         | 24              | 16                         | 20                 | 16,79           | 11,95                      | -                  | -               | -                          |
| (e) Processing of Fruits & Vegetables              | 10                                        | 70              | 64                         | 70                 | 19,32           | 15,12                      | 6                  | 9,40            | 9,35                       |
| (f) Others                                         | 501                                       | 150,33          | 107,90                     | 2,886              | 127,47          | 104,95                     | 4                  | 28,21           | 6,70                       |
| 3. Beverage & Tobacco                              | 27                                        | 6,49            | 5,29                       | 132                | 113,74          | 90,89                      | -                  | -               | -                          |
| 4. Textiles                                        | 838                                       | 347,98          | 308,82                     | 13,790             | 904,23          | 769,93                     | 19                 | 15,60           | 28,80                      |
| (a) Cotton Textiles                                | 197                                       | 100,24          | 66,95                      | 1,517              | 207,22          | 193,13                     | 5                  | 4,38            | 3,15                       |
| (b) Jute Textiles                                  | 54                                        | 5,44            | 6,11                       | 21                 | 8,94            | 5,60                       | -                  | -               | -                          |
| (c) Handloom Textiles & Khadi                      | 106                                       | 10,06           | 9,64                       | 2,015              | 50,45           | 44,15                      | -                  | -               | -                          |
| (d) Other Textiles                                 | 481                                       | 232,25          | 226,12                     | 10,237             | 637,62          | 527,06                     | 14                 | 11,21           | 25,65                      |
| 5. Paper, Paper Products & Printing                | 426                                       | 70,75           | 46,70                      | 3,614              | 317,90          | 284,38                     | 2                  | 92              | 61                         |
| 6. Leather & Leather Products                      | 311                                       | 92,00           | 67,39                      | 2,141              | 282,43          | 236,89                     | 6                  | 5,20            | 2,44                       |
| 7. Rubber & Rubber Products                        | 112                                       | 11,59           | 10,34                      | 740                | 149,07          | 121,12                     | 4                  | 5,05            | 6,34                       |
| 8. Chemicals & Chemical Products                   | 2,395                                     | 347,93          | 244,46                     | 4,999              | 577,71          | 506,71                     | 25                 | 45,17           | 29,31                      |
| (a) Heavy Industrial Chemicals                     | 80                                        | 71,27           | 41,30                      | 139                | 83,56           | 65,85                      | 7                  | 26,81           | 18,58                      |
| (b) Fertilisers                                    | 56                                        | 83,30           | 69,46                      | 90                 | 56,78           | 49,85                      | 5                  | 3,18            | 2,81                       |
| (c) Drugs & Pharmaceuticals                        | 187                                       | 45,56           | 39,19                      | 878                | 123,88          | 118,97                     | 2                  | 5,60            | 4,87                       |
| (d) Non-Edible Oils                                | 3                                         | 13              | 7                          | 60                 | 11,75           | 10,52                      | -                  | -               | -                          |
| (e) Other Chemicals & Chemical Products            | 2,069                                     | 147,67          | 94,44                      | 3,832              | 301,73          | 261,52                     | 11                 | 9,59            | 3,05                       |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 36                                        | 30,52           | 24,36                      | 123                | 481,78          | 466,01                     | -                  | -               | -                          |
| 10. Manufacture of Cement & Cement Products        | 55                                        | 26,15           | 35,79                      | 893                | 46,02           | 41,37                      | 2                  | 5,22            | 5,03                       |
| 11. Basic Metals & Metal Products                  | 1,396                                     | 333,11          | 339,46                     | 5,950              | 618,23          | 505,79                     | 12                 | 32,54           | 32,29                      |
| (a) Iron & Steel                                   | 242                                       | 99,43           | 132,19                     | 711                | 264,33          | 249,88                     | 2                  | 5,40            | 4,32                       |
| (b) Non-Ferrous Metals                             | 101                                       | 13,85           | 11,53                      | 334                | 64,14           | 51,94                      | 4                  | 22,22           | 22,22                      |
| (c) Other Metal Products                           | 1,053                                     | 219,82          | 195,74                     | 4,905              | 289,76          | 203,97                     | 6                  | 4,92            | 5,75                       |
| 12. Engineering                                    | 746                                       | 406,72          | 314,93                     | 4,412              | 704,80          | 510,09                     | 53                 | 117,67          | 85,46                      |
| (a) Heavy Engineering                              | 110                                       | 114,13          | 83,88                      | 202                | 115,27          | 84,50                      | 2                  | 74              | 61                         |
| (b) Light Engineering                              | 190                                       | 32,09           | 17,71                      | 2,287              | 78,80           | 62,13                      | 18                 | 35,69           | 15,62                      |
| (c) Electrical Machinery & Goods                   | 304                                       | 107,07          | 80,64                      | 1,699              | 334,74          | 224,15                     | 3                  | 1,54            | 1,53                       |
| (d) Electronic Machinery & Goods                   | 142                                       | 153,42          | 132,70                     | 224                | 175,99          | 139,32                     | 30                 | 79,69           | 67,71                      |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 172                                       | 110,78          | 145,68                     | 1,978              | 117,37          | 90,66                      | 39                 | 155,02          | 108,44                     |
| 14. Other Industries                               | 1,03,410                                  | 520,91          | 429,68                     | 2,46,859           | 1160,69         | 963,77                     | 2,147              | 14,08           | 15,37                      |
| 15. Electricity, Gas & Water                       | 88                                        | 78,15           | 72,72                      | 91                 | 174,89          | 164,30                     | 2                  | 28,50           | -                          |
| (a) Electricity Generation & Transmission          | 14                                        | 71,18           | 64,06                      | 68                 | 173,30          | 162,51                     | 2                  | 28,50           | -                          |
| (b) Non-Conventional Energy                        | 69                                        | 6,77            | 8,48                       | 1                  | 3               | 3                          | -                  | -               | -                          |
| (c) Gas, Steam & Water Supply                      | 5                                         | 21              | 19                         | 22                 | 1,56            | 1,76                       | -                  | -               | -                          |
| 16. Construction                                   | 196                                       | 7,28            | 3,92                       | 2,539              | 61,89           | 56,67                      | -                  | -               | -                          |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>16,299</b>                             | <b>106,73</b>   | <b>68,73</b>               | <b>53,391</b>      | <b>332,46</b>   | <b>254,60</b>              | <b>2</b>           | <b>2,12</b>     | <b>1,98</b>                |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>14,462</b>                             | <b>125,54</b>   | <b>95,15</b>               | <b>87,111</b>      | <b>561,50</b>   | <b>433,86</b>              | <b>5</b>           | <b>1,06</b>     | <b>95</b>                  |
| <b>V. PERSONAL LOANS</b>                           | <b>2,71,906</b>                           | <b>1121,87</b>  | <b>930,12</b>              | <b>5,79,595</b>    | <b>2556,83</b>  | <b>2137,24</b>             | <b>2,056</b>       | <b>21,10</b>    | <b>16,41</b>               |

|                                            |                  |                |                |                  |                 |                 |              |               |               |
|--------------------------------------------|------------------|----------------|----------------|------------------|-----------------|-----------------|--------------|---------------|---------------|
| 1. Loans for Purchase of Consumer Durables | 12,213           | 66,16          | 50,58          | 36,705           | 126,85          | 101,70          | 112          | 3,84          | 3,41          |
| 2. Loans for Housing                       | 43,530           | 444,36         | 394,49         | 1,13,417         | 952,63          | 801,21          | 10           | 1,00          | 74            |
| 3. Rest of the Personal Loans              | 2,16,163         | 611,35         | 485,05         | 4,29,473         | 1477,35         | 1234,33         | 1,934        | 16,26         | 12,26         |
| <b>VI. TRADE</b>                           | <b>1,23,920</b>  | <b>1540,38</b> | <b>1409,88</b> | <b>4,97,158</b>  | <b>2692,56</b>  | <b>2204,23</b>  | <b>30</b>    | <b>12,32</b>  | <b>9,39</b>   |
| 1. Wholesale Trade                         | 9,352            | 890,07         | 879,48         | 25,120           | 689,91          | 543,74          | 22           | 9,26          | 6,97          |
| 2. Retail Trade                            | 1,14,568         | 650,31         | 530,40         | 4,72,038         | 2002,65         | 1660,48         | 8            | 3,06          | 2,42          |
| <b>VII. FINANCE</b>                        | <b>1,344</b>     | <b>28,91</b>   | <b>24,12</b>   | <b>1,811</b>     | <b>119,83</b>   | <b>83,43</b>    | <b>4</b>     | <b>26,00</b>  | <b>21,39</b>  |
| <b>VIII. ALL OTHERS</b>                    | <b>1,09,148</b>  | <b>566,46</b>  | <b>526,02</b>  | <b>2,15,725</b>  | <b>1598,81</b>  | <b>1394,17</b>  | <b>40</b>    | <b>20,86</b>  | <b>18,61</b>  |
| <b>TOTAL BANK CREDIT</b>                   | <b>10,90,738</b> | <b>8556,52</b> | <b>7103,06</b> | <b>28,06,356</b> | <b>18096,73</b> | <b>14973,95</b> | <b>4,459</b> | <b>548,05</b> | <b>399,30</b> |
| OF WHICH: 1. Artisans & Village Industries | 40,361           | 176,29         | 150,65         | 94,223           | 240,55          | 210,73          | -            | -             | -             |
| 2. Other Small Scale Industries            | 49,848           | 1091,17        | 862,34         | 1,37,260         | 2019,36         | 1599,03         | 16           | 6,41          | 2,43          |

| OCCUPATION                                         | REGIONAL RURAL BANKS |                |                     | OTHER SCHEDULED COMMERCIAL BANKS |               |                     | ALL SCHEDULED COMMERCIAL BANKS |                 |                     |
|----------------------------------------------------|----------------------|----------------|---------------------|----------------------------------|---------------|---------------------|--------------------------------|-----------------|---------------------|
|                                                    | No. of Accounts      | Credit Limit   | Amount Out-standing | No. of Accounts                  | Credit Limit  | Amount Out-standing | No. of Accounts                | Credit Limit    | Amount Out-standing |
|                                                    | 10                   | 11             | 12                  | 13                               | 14            | 15                  | 16                             | 17              | 18                  |
| <b>I. AGRICULTURE</b>                              | <b>11,83,372</b>     | <b>1562,26</b> | <b>1237,87</b>      | <b>9,398</b>                     | <b>37,07</b>  | <b>27,26</b>        | <b>27,06,921</b>               | <b>6396,00</b>  | <b>5024,51</b>      |
| 1. Direct Finance                                  | 11,57,421            | 1531,05        | 1211,76             | 9,308                            | 20,03         | 14,54               | 26,63,713                      | 5873,22         | 4651,16             |
| 2. Indirect Finance                                | 25,951               | 31,21          | 26,12               | 90                               | 17,04         | 12,72               | 43,208                         | 522,78          | 373,35              |
| <b>II. INDUSTRY</b>                                | <b>2,09,549</b>      | <b>281,23</b>  | <b>226,41</b>       | <b>6,884</b>                     | <b>318,36</b> | <b>282,32</b>       | <b>6,29,828</b>                | <b>11568,86</b> | <b>9595,38</b>      |
| 1. Mining & Quarrying                              | 14                   | 69             | 51                  | 2                                | 52            | 59                  | 277                            | 97,17           | 67,48               |
| 2. Food Manufacturing & Processing                 | 3,739                | 23,61          | 18,83               | 151                              | 36,57         | 25,55               | 16,244                         | 2407,43         | 1892,42             |
| (a) Rice Mills, Flour & Dal Mills                  | 1,520                | 14,80          | 11,57               | 92                               | 22,71         | 16,77               | 8,106                          | 571,78          | 424,03              |
| (b) Sugar                                          | 3                    | 19             | 18                  | 7                                | 11,91         | 6,81                | 1,040                          | 1340,11         | 1090,23             |
| (c) Edible Oils & Vanaspati                        | 409                  | 2,39           | 1,92                | 8                                | 8             | 6                   | 1,745                          | 135,01          | 114,33              |
| (d) Tea Processing                                 | -                    | -              | -                   | -                                | -             | -                   | 25                             | 17,03           | 12,11               |
| (e) Processing of Fruits & Vegetables              | 4                    | 19             | 18                  | 11                               | 75            | 82                  | 101                            | 30,36           | 26,12               |
| (f) Others                                         | 1,803                | 6,04           | 4,97                | 33                               | 1,11          | 1,08                | 5,227                          | 313,15          | 225,61              |
| 3. Beverage & Tobacco                              | 8                    | 30             | 24                  | 7                                | 10,40         | 12,67               | 174                            | 130,93          | 109,10              |
| 4. Textiles                                        | 582                  | 2,89           | 2,46                | 276                              | 68,60         | 54,79               | 15,505                         | 1339,30         | 1164,81             |
| (a) Cotton Textiles                                | 106                  | 53             | 48                  | 41                               | 27,44         | 23,42               | 1,866                          | 339,81          | 287,13              |
| (b) Jute Textiles                                  | -                    | -              | -                   | -                                | -             | -                   | 75                             | 14,38           | 11,71               |
| (c) Handloom Textiles & Khadi                      | 85                   | 46             | 39                  | 28                               | 45            | 49                  | 2,234                          | 61,42           | 54,67               |
| (d) Other Textiles                                 | 391                  | 1,91           | 1,60                | 207                              | 40,71         | 30,88               | 11,330                         | 923,70          | 811,31              |
| 5. Paper, Paper Products & Printing                | 98                   | 1,32           | 83                  | 128                              | 18,77         | 17,82               | 4,268                          | 409,65          | 350,35              |
| 6. Leather & Leather Products                      | 127                  | 94             | 83                  | 39                               | 13,72         | 10,54               | 2,624                          | 394,28          | 318,09              |
| 7. Rubber & Rubber Products                        | 42                   | 23             | 22                  | 21                               | 7,81          | 7,62                | 919                            | 173,75          | 145,64              |
| 8. Chemicals & Chemical Products                   | 298                  | 2,64           | 2,45                | 134                              | 64,42         | 69,01               | 7,851                          | 1037,88         | 851,93              |
| (a) Heavy Industrial Chemicals                     | 1                    | 5              | 2                   | 10                               | 30,77         | 37,14               | 237                            | 212,45          | 162,89              |
| (b) Fertilisers                                    | -                    | -              | -                   | 3                                | 15,23         | 14,95               | 154                            | 158,48          | 137,07              |
| (c) Drugs & Pharmaceuticals                        | 32                   | 36             | 34                  | 22                               | 1,19          | 92                  | 1,121                          | 176,60          | 164,29              |
| (d) Non-Edible Oils                                | 1                    | 7              | 2                   | 7                                | 2,48          | 2,16                | 71                             | 14,43           | 12,77               |
| (e) Other Chemicals & Chemical Products            | 264                  | 2,16           | 2,07                | 92                               | 14,76         | 13,85               | 6,268                          | 475,91          | 374,92              |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 2                    | 25             | 14                  | 3                                | 63            | 38                  | 164                            | 513,18          | 490,87              |
| 10. Manufacture of Cement & Cement Products        | 143                  | 71             | 61                  | 11                               | 60            | 68                  | 1,104                          | 78,70           | 83,48               |
| 11. Basic Metals & Metal Products                  | 610                  | 3,56           | 3,23                | 169                              | 34,02         | 29,57               | 8,137                          | 1021,45         | 910,33              |
| (a) Iron & Steel                                   | 1                    | 3              | 3                   | 43                               | 27,45         | 23,63               | 999                            | 396,64          | 410,05              |
| (b) Non-Ferrous Metals                             | 3                    | 25             | 24                  | 2                                | 33            | 34                  | 444                            | 100,79          | 86,27               |
| (c) Other Metal Products                           | 606                  | 3,28           | 2,95                | 124                              | 6,24          | 5,60                | 6,694                          | 524,02          | 414,02              |
| 12. Engineering                                    | 968                  | 5,66           | 4,91                | 106                              | 20,89         | 16,13               | 6,285                          | 1255,73         | 931,53              |
| (a) Heavy Engineering                              | 22                   | 92             | 73                  | 10                               | 5,23          | 4,16                | 346                            | 236,29          | 173,87              |
| (b) Light Engineering                              | 781                  | 3,64           | 3,20                | 34                               | 5,50          | 3,19                | 3,310                          | 155,73          | 101,85              |
| (c) Electrical Machinery & Goods                   | 162                  | 96             | 78                  | 47                               | 7,69          | 6,86                | 2,215                          | 452,00          | 313,96              |
| (d) Electronic Machinery & Goods                   | 3                    | 13             | 20                  | 15                               | 2,47          | 1,92                | 414                            | 411,71          | 341,84              |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 922                  | 7,53           | 5,84                | 33                               | 9,78          | 9,23                | 3,144                          | 400,48          | 359,85              |
| 14. Other Industries                               | 2,01,757             | 227,59         | 182,12              | 5,737                            | 27,30         | 24,21               | 5,59,910                       | 1950,56         | 1615,17             |
| 15. Electricity, Gas & Water                       | 5                    | 18             | 16                  | 3                                | 1,14          | 32                  | 189                            | 282,86          | 237,51              |
| (a) Electricity Generation & Transmission          | 2                    | 7              | 7                   | -                                | -             | -                   | 86                             | 273,04          | 226,64              |
| (b) Non-Conventional Energy                        | -                    | -              | -                   | -                                | -             | -                   | 70                             | 6,80            | 8,51                |
| (c) Gas, Steam & Water Supply                      | 3                    | 12             | 9                   | 3                                | 1,14          | 32                  | 33                             | 3,02            | 2,36                |

|                                            |                  |                |                |               |               |               |                  |                 |                 |
|--------------------------------------------|------------------|----------------|----------------|---------------|---------------|---------------|------------------|-----------------|-----------------|
| 16. Construction                           | 234              | 3,12           | 3,03           | 64            | 3,20          | 3,20          | 3,033            | 75,49           | 66,82           |
| <b>III. TRANSPORT OPERATORS</b>            | <b>72,157</b>    | <b>190,11</b>  | <b>135,72</b>  | <b>2,273</b>  | <b>9,79</b>   | <b>6,75</b>   | <b>1,44,122</b>  | <b>641,22</b>   | <b>467,79</b>   |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>1,10,451</b>  | <b>124,95</b>  | <b>97,42</b>   | <b>4,457</b>  | <b>17,47</b>  | <b>14,06</b>  | <b>2,16,486</b>  | <b>830,52</b>   | <b>641,44</b>   |
| <b>V. PERSONAL LOANS</b>                   | <b>2,26,199</b>  | <b>457,01</b>  | <b>374,55</b>  | <b>17,797</b> | <b>73,48</b>  | <b>60,22</b>  | <b>10,97,553</b> | <b>4230,30</b>  | <b>3518,53</b>  |
| 1. Loans for Purchase of Consumer Durables | 17,612           | 31,29          | 24,10          | 286           | 1,08          | 81            | 66,928           | 229,23          | 180,59          |
| 2. Loans for Housing                       | 29,378           | 130,60         | 115,40         | 2,819         | 14,74         | 11,30         | 1,89,154         | 1543,33         | 1323,15         |
| 3. Rest of the Personal Loans              | 1,79,209         | 295,12         | 235,05         | 14,692        | 57,67         | 48,11         | 8,41,471         | 2457,74         | 2014,79         |
| <b>VI. TRADE</b>                           | <b>4,02,816</b>  | <b>512,34</b>  | <b>397,34</b>  | <b>12,727</b> | <b>83,55</b>  | <b>63,52</b>  | <b>10,36,651</b> | <b>4841,16</b>  | <b>4084,36</b>  |
| 1. Wholesale Trade                         | 12,111           | 22,88          | 17,65          | 1,182         | 33,74         | 24,65         | 47,787           | 1645,85         | 1472,49         |
| 2. Retail Trade                            | 3,90,705         | 489,46         | 379,69         | 11,545        | 49,81         | 38,87         | 9,88,864         | 3195,30         | 2611,87         |
| <b>VII. FINANCE</b>                        | <b>17</b>        | <b>2,15</b>    | <b>1,88</b>    | <b>26</b>     | <b>24,02</b>  | <b>14,48</b>  | <b>3,202</b>     | <b>200,91</b>   | <b>145,31</b>   |
| <b>VIII. ALL OTHERS</b>                    | <b>69,243</b>    | <b>73,58</b>   | <b>59,42</b>   | <b>12,636</b> | <b>41,87</b>  | <b>38,19</b>  | <b>4,06,792</b>  | <b>2301,58</b>  | <b>2036,41</b>  |
| <b>TOTAL BANK CREDIT</b>                   | <b>22,73,804</b> | <b>3203,64</b> | <b>2530,62</b> | <b>66,198</b> | <b>605,62</b> | <b>506,80</b> | <b>62,41,555</b> | <b>31010,55</b> | <b>25513,73</b> |
| OF WHICH: 1. Artisans & Village Industries | 1,48,945         | 155,71         | 125,11         | 2,658         | 4,11          | 3,16          | 2,86,187         | 576,66          | 489,65          |
| 2. Other Small Scale Industries            | 48,323           | 72,15          | 57,47          | 2,970         | 76,26         | 64,93         | 2,38,417         | 3265,35         | 2586,20         |