

**Table No. 5.6 - State and Bank Group-Wise Classification of Outstanding
Credit of Scheduled Commercial Banks According to Occupation
March 1996 (Part 21 of 32)**

CENTRAL REGION		STATE: UTTAR PRADESH						(Amount in Rupees Lakh)		
OCCUPATION		STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
		No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
		1	2	3	4	5	6	7	8	9
I. AGRICULTURE		5,38,257	858,29	659,07	12,84,445	1829,27	1476,78	-	-	-
1. Direct Finance		5,36,172	809,82	618,12	12,68,842	1626,30	1349,28	-	-	-
2. Indirect Finance		2,085	48,47	40,94	15,603	202,97	127,50	-	-	-
II. INDUSTRY		82,691	1550,51	1371,33	2,44,721	4838,42	4140,92	180	255,54	201,65
1. Mining & Quarrying		37	4,63	4,52	481	82,41	78,64	-	-	-
2. Food Manufacturing and Processing		3,304	383,22	335,24	10,692	835,08	722,65	7	17,41	6,78
(a) Rice Mills, Flour and Dal Mills		1,398	48,98	42,58	3,262	146,60	114,82	1	6,00	2,70
(b) Sugar		101	221,61	199,18	411	476,36	432,97	-	-	-
(c) Edible Oils and Vanaspati		365	21,48	15,17	2,489	106,91	80,45	-	-	-
(d) Tea Processing		6	2,34	2,87	24	45	49	2	57	7
(e) Processing of Fruits & Vegetables		32	1,26	1,17	117	6,03	5,59	-	-	-
(f) Others		1,402	87,54	74,26	4,389	98,73	88,34	4	10,84	4,00
3. Beverage and Tobacco		110	7,29	5,29	259	99,60	61,09	3	2,31	2,27
4. Textiles		2,016	322,11	288,25	5,999	668,85	624,67	28	29,71	27,67
(a) Cotton Textiles		300	25,51	21,69	1,146	181,65	193,15	8	13,03	7,10
(b) Jute Textiles		116	17,04	13,20	59	7,84	5,87	-	-	-
(c) Handloom Textiles & Khadi		181	18,32	8,13	844	39,97	35,02	2	75	56
(d) Other Textiles		1,419	261,24	245,24	3,950	439,39	390,63	18	15,94	20,01
5. Paper, Paper Products and Printing		803	114,86	106,55	2,642	228,33	177,38	7	80	65
6. Leather and Leather Products		317	36,43	28,09	1,419	197,61	165,10	18	5,64	5,18
7. Rubber and Rubber Products		70	7,81	8,73	714	131,01	105,41	5	8,40	7,87
8. Chemicals and Chemical Products		1,246	90,80	79,57	3,451	392,48	321,32	34	30,59	31,01
(a) Heavy Industrial Chemicals		155	8,18	7,34	270	51,39	32,81	8	12,38	10,33
(b) Fertilizers		98	32,42	26,97	121	88,01	69,96	2	89	88
(c) Drugs and Pharmaceuticals		193	10,62	10,10	618	70,33	61,68	6	9,04	8,45
(d) Non-Edible Oils		30	2,60	2,32	190	5,82	5,84	-	-	-
(e) Other Chemicals & Chemical Products		770	36,98	32,84	2,252	176,93	151,02	18	8,28	11,35
9. Petroleum, Coal Products & Nuclear Fuels		74	21,59	29,68	218	19,53	19,15	-	-	-
10. Manufacture of Cement & Cement Products		139	24,59	23,25	428	29,14	39,18	1	3,00	48
11. Basic Metals & Metal Products		1,286	144,30	123,86	5,452	539,30	449,72	16	53,22	44,94
(a) Iron and Steel		469	73,85	69,58	1,453	293,32	253,39	3	19,41	12,83
(b) Non-Ferrous Metals		148	31,20	32,28	673	44,94	33,81	9	32,75	31,74
(c) Other Metal Products		669	39,26	22,00	3,326	201,04	162,53	4	1,06	37
12. Engineering		1,407	206,94	182,49	4,590	827,23	686,47	36	51,51	45,72
(a) Heavy Engineering		230	87,89	86,47	518	257,89	236,10	7	9,00	5,10
(b) Light Engineering		754	93,46	69,50	1,944	70,48	68,56	14	21,61	16,74
(c) Electrical Machinery & Goods		295	14,20	12,58	1,422	272,16	198,61	5	5,15	10,24

	(d) Electronic Machinery & Goods	128	11,38	13,94	706	226,70	183,20	10	15,75	13,64
13.	Vehicles, Vehicle Parts & Transport Equipments	226	24,19	19,22	1,310	73,77	71,18	10	10,64	10,72
14.	Other Industries	71,459	138,83	113,90	2,05,836	579,29	512,44	9	8,50	8,46
15.	Electricity, Gas & Water	57	15,03	15,48	339	29,52	21,32	6	33,80	9,91
	(a) Electricity Generation & Transmission	24	7,84	7,88	278	27,83	19,24	6	33,80	9,91
	(b) Non-Conventional Energy	7	21	21	19	31	38	-	-	-
	(c) Gas, Steam & Water Supply	26	6,97	7,40	42	1,38	1,69	-	-	-
16.	Construction	140	7,90	7,21	891	105,27	85,19	-	-	-
III.	TRANSPORT OPERATORS	19,175	75,14	61,31	73,248	266,80	236,51	1	4	4
IV.	PROFESSIONAL AND OTHER SERVICES	9,654	51,18	43,09	1,37,076	270,85	231,74	26	96	74
V.	PERSONAL LOANS	2,47,770	517,86	444,72	3,46,044	1153,93	1004,50	704	12,82	10,47
	1. Loans for Purchase of Consumer Durables	16,510	23,13	19,66	12,911	22,34	19,18	-	-	-
	2. Loans for Housing	13,053	88,69	78,72	38,551	440,16	380,48	30	98	98
	3. Rest of the Personal Loans	2,18,207	406,04	346,34	2,94,582	691,43	604,84	674	11,85	9,50
VI.	TRADE	2,10,946	508,92	418,40	6,13,345	1445,72	1207,24	38	7,50	4,71
	1. Wholesale Trade	10,972	216,26	169,91	30,327	480,15	387,63	30	5,01	4,06
	2. Retail Trade	1,99,974	292,67	248,49	5,83,018	965,57	819,61	8	2,48	66
VII.	FINANCE	83	31,04	27,39	851	82,70	65,94	6	7,87	7,75
VIII.	ALL OTHERS	42,556	170,69	151,56	3,05,507	1117,27	989,02	13	30,15	20,54
TOTAL BANK CREDIT		11,51,132	3763,63	3176,87	30,05,237	11004,97	9352,65	968	314,88	245,90
OF WHICH :										
	1. Artisans & Village Industries	23,474	28,28	23,71	1,03,646	138,37	120,89	-	-	-
	2. Other Small Scale Industries	45,758	420,12	353,78	1,16,429	1562,28	1332,23	35	10,46	5,56

OCCUPATION	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	13,16,001	930,74	728,85	14,290	21,19	16,52	31,52,993	3639,49	2881,22
1. Direct Finance	12,95,325	913,83	716,16	14,070	17,51	13,70	31,14,409	3367,46	2697,27
2. Indirect Finance	20,676	16,91	12,70	220	3,68	2,81	38,584	272,02	183,95
II. INDUSTRY	2,58,424	195,61	168,31	7,969	144,64	124,43	5,93,985	6984,72	6006,64
1. Mining & Quarrying	29	17	16	12	93	1,42	559	88,15	84,73
2. Food Manufacturing and Processing	3,251	9,39	7,38	501	35,93	25,64	17,755	1281,03	1097,68
(a) Rice Mills, Flour and Dal Mills	416	4,95	3,87	332	27,12	18,63	5,409	233,65	182,60
(b) Sugar	20	21	21	8	53	57	540	698,71	632,93
(c) Edible Oils and Vanaspati	144	80	79	58	1,46	1,37	3,056	130,64	97,78
(d) Tea Processing	-	-	-	-	-	-	32	3,36	3,43
(e) Processing of Fruits & Vegetables	4	2	2	12	51	35	165	7,83	7,12
(f) Others	2,667	3,41	2,50	91	6,31	4,72	8,553	206,83	173,83
3. Beverage and Tobacco	18	14	11	5	44	31	395	109,78	69,07
4. Textiles	340	1,47	1,49	263	20,28	19,05	8,646	1042,42	961,13
(a) Cotton Textiles	54	28	30	73	5,12	5,77	1,581	225,58	228,00
(b) Jute Textiles	4	2	2	4	4	4	183	24,94	19,13
(c) Handloom Textiles & Khadi	111	44	43	18	32	41	1,156	59,80	44,55
(d) Other Textiles	171	73	75	168	14,80	12,83	5,726	732,10	669,46
5. Paper, Paper Products and Printing	41	34	34	165	7,42	6,02	3,658	351,75	290,94
6. Leather and Leather Products	34	31	29	56	5,09	3,94	1,844	245,07	202,60

7.	Rubber and Rubber Products	17	15	13	32	1,50	1,57	838	148,87	123,71
8.	Chemicals and Chemical Products	135	77	74	176	13,08	11,66	5,042	527,73	444,29
	(a) Heavy Industrial Chemicals	3	2	3	16	99	1,26	452	72,97	51,77
	(b) Fertilizers	10	5	5	4	29	31	235	121,67	98,16
	(c) Drugs and Pharmaceuticals	16	8	8	29	68	59	862	90,74	80,90
	(d) Non-Edible Oils	24	10	10	12	2,85	2,38	256	11,38	10,65
	(e) Other Chemicals & Chemical Products	82	52	48	115	8,26	7,12	3,237	230,97	202,80
9.	Petroleum, Coal Products & Nuclear Fuels	12	9	8	8	28	29	312	41,49	49,21
10.	Manufacture of Cement & Cement Products	22	8	8	19	1,42	1,33	609	58,23	64,33
11.	Basic Metals & Metal Products	459	2,11	2,15	253	19,61	17,74	7,466	758,55	638,42
	(a) Iron and Steel	33	19	18	92	14,93	13,47	2,050	401,70	349,45
	(b) Non-Ferrous Metals	310	1,32	1,32	7	5	5	1,147	110,25	99,19
	(c) Other Metal Products	116	60	65	154	4,63	4,23	4,269	246,59	189,77
12.	Engineering	187	1,10	1,05	151	14,88	14,41	6,371	1101,66	930,15
	(a) Heavy Engineering	50	50	43	15	6,18	6,04	820	361,45	334,13
	(b) Light Engineering	57	28	29	45	81	1,24	2,814	186,64	156,33
	(c) Electrical Machinery & Goods	48	19	19	61	6,35	5,75	1,831	298,05	227,37
	(d) Electronic Machinery & Goods	32	14	16	30	1,54	1,37	906	255,51	212,31
13.	Vehicles, Vehicle Parts & Transport Equipments	307	2,65	2,39	67	2,37	2,46	1,920	113,62	105,97
14.	Other Industries	2,53,512	176,13	151,23	6,174	14,46	12,33	5,36,990	917,22	798,36
15.	Electricity, Gas & Water	7	6	6	15	4,49	4,22	424	82,89	50,98
	(a) Electricity Generation & Transmission	7	6	6	14	24	28	329	69,77	37,36
	(b) Non-Conventional Energy	-	-	-	1	4,25	3,94	27	4,77	4,54
	(c) Gas, Steam & Water Supply	-	-	-	-	-	-	68	8,36	9,09
16.	Construction	53	64	62	72	2,46	2,06	1,156	116,27	95,08
III.	TRANSPORT OPERATORS	75,251	89,72	78,38	3,739	12,74	9,58	1,71,414	444,44	385,81
IV.	PROFESSIONAL AND OTHER SERVICES	1,47,468	89,43	78,85	4,929	10,13	8,87	2,99,153	422,56	363,28
V.	PERSONAL LOANS	98,070	142,49	118,69	14,783	40,73	34,25	7,07,371	1867,83	1612,64
	1. Loans for Purchase of Consumer Durables	6,142	7,58	6,55	644	84	69	36,207	53,89	46,09
	2. Loans for Housing	6,731	41,76	36,86	1,400	11,29	9,50	59,765	582,88	506,53
	3. Rest of the Personal Loans	85,197	93,15	75,28	12,739	28,60	24,07	6,11,399	1231,06	1060,02
VI.	TRADE	5,31,336	367,81	310,61	15,860	92,08	72,96	13,71,525	2422,02	2013,93
	1. Wholesale Trade	9,574	11,61	8,71	1,767	46,40	33,83	52,670	759,43	604,14
	2. Retail Trade	5,21,762	356,20	301,90	14,093	45,68	39,13	13,18,855	1662,60	1409,79
VII.	FINANCE	7	16	17	108	18,75	17,25	1,055	140,52	118,48
VIII.	ALL OTHERS	55,435	44,36	37,84	24,361	39,91	32,92	4,27,872	1402,38	1231,87
TOTAL BANK CREDIT		24,81,992	1860,33	1521,69	86,039	380,16	316,77	67,25,368	17323,96	14613,88
OF WHICH :										
	1. Artisans & Village Industries	1,99,389	134,85	115,42	3,076	2,25	1,93	3,29,585	303,73	261,95
	2. Other Small Scale Industries	49,621	44,24	37,15	2,972	64,43	51,06	2,14,815	2101,53	1779,77