

Table No.5.7 - State and Population 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	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	23,00,781	2349,57	1885,45	6,97,897	918,38	731,25
1. Direct Finance	22,75,731	2289,00	1835,12	6,88,086	843,67	667,72
2. Indirect Finance	25,050	60,57	50,33	9,811	74,72	63,53
II. INDUSTRY	3,51,072	1143,14	984,19	1,17,738	1896,41	1628,50
1. Mining & Quarrying	184	2,48	1,85	147	67,00	67,16
2. Food Manufacturing and Processing	9,270	170,82	142,30	4,812	654,44	588,48
(a) Rice Mills, Flour and Dal Mills	2,555	48,46	39,83	1,854	96,38	76,70
(b) Sugar	128	85,54	70,87	195	431,48	400,31
(c) Edible Oils and Vanaspati	1,756	15,31	12,12	836	28,23	18,67
(d) Tea Processing	5	8	7	7	9	11
(e) Processing of Fruits & Vegetables	39	85	32	39	3,51	3,68
(f) Others	4,787	20,59	19,08	1,881	94,75	89,02
3. Beverage and Tobacco	59	2,63	2,03	152	26,52	15,60
4. Textiles	1,736	109,81	91,40	2,635	328,07	296,40
(a) Cotton Textiles	218	25,90	18,46	485	59,89	63,81
(b) Jute Textiles	109	17,12	13,12	18	2,88	2,14
(c) Handloom Textiles & Khadi	250	2,50	2,22	428	15,16	12,70
(d) Other Textiles	1,159	64,29	57,60	1,704	250,15	217,74
5. Paper, Paper Products and Printing	388	35,35	18,37	779	55,55	49,81
6. Leather and Leather Products	188	15,05	13,79	166	9,92	9,18
7. Rubber and Rubber Products	110	3,68	4,12	197	49,20	30,23
8. Chemicals and Chemical Products	765	97,73	86,75	1,328	147,38	111,99
(a) Heavy Industrial Chemicals	26	4,31	4,32	150	29,89	20,57
(b) Fertilizers	32	28,84	25,37	61	6,00	5,62
(c) Drugs and Pharmaceuticals	95	19,37	12,61	162	35,97	33,32
(d) Non-Edible Oils	81	1,25	1,36	85	3,49	3,31
(e) Other Chemicals & Chemical Products	531	43,95	43,09	870	72,04	49,17
9. Petroleum, Coal Products & Nuclear Fuels	37	3,92	3,66	122	14,74	13,84
10. Manufacture of Cement & Cement Products	214	27,42	39,33	188	6,05	5,02
11. Basic Metals & Metal Products	907	95,13	88,53	1,123	133,06	125,37
(a) Iron and Steel	303	33,68	31,65	351	56,97	59,64
(b) Non-Ferrous Metals	47	42,19	41,84	149	30,79	29,36
(c) Other Metal Products	557	19,26	15,04	623	45,30	36,37
12. Engineering	893	203,70	176,31	1,316	178,99	138,13
(a) Heavy Engineering	142	48,71	52,32	96	34,38	32,76
(b) Light Engineering	410	52,53	35,18	696	32,98	29,51
(c) Electrical Machinery & Goods	221	62,16	48,32	350	77,39	48,27
(d) Electronic Machinery & Goods	120	40,31	40,49	174	34,24	27,59
13. Vehicles, Vehicle Parts & Transport						

Equipments	551	14,22	12,50	455	10,61	10,09
14. Other Industries	3,35,331	334,66	288,79	1,03,968	170,11	142,98
15. Electricity, Gas & Water	84	11,86	7,25	110	40,41	20,83
(a) Electricity Generation & Transmission	69	11,69	6,90	68	33,08	13,07
(b) Non-Conventional Energy	11	15	34	7	4	4
(c) Gas, Steam & Water Supply	4	2	1	35	7,29	7,71
16. Construction	355	14,68	7,22	240	4,35	3,39
III. TRANSPORT OPERATORS	1,05,280	174,39	145,07	38,315	101,53	90,17
IV. PROFESSIONAL AND OTHER SERVICES	1,72,073	127,76	111,92	62,296	117,77	100,09
V. PERSONAL LOANS	2,28,703	455,37	383,85	1,60,401	364,73	313,89
1. Loans for Purchase of Consumer Durables	10,687	14,48	12,19	7,820	11,66	10,72
2. Loans for Housing	12,530	98,65	78,21	11,891	86,55	77,04
3. Rest of the Personal Loans	2,05,486	342,23	293,46	1,40,690	266,52	226,13
V I. TRADE	7,99,698	730,60	611,59	3,19,157	633,80	537,92
1. Wholesale Trade	23,032	87,74	75,43	12,099	226,09	196,89
2. Retail Trade	7,76,666	642,86	536,15	3,07,058	407,71	341,03
VII. FINANCE	142	7,73	6,33	162	11,31	9,15
VIII. ALL OTHERS	1,47,896	216,08	182,44	99,231	214,49	183,95
TOTAL BANK CREDIT	41,05,645	5204,65	4310,83	14,95,197	4258,44	3594,91
OF WHICH : 1. Artisans & Village Industries	2,40,026	186,14	162,83	53,491	65,89	55,73
2. Other Small Scale Industries	93,481	303,41	242,13	52,120	517,94	452,47

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	1,44,329	285,88	202,59	9,986	85,65	61,93
1. Direct Finance	1,41,925	185,50	151,15	8,667	49,29	43,29
2. Indirect Finance	2,404	100,37	51,44	1,319	36,36	18,65
II. INDUSTRY	1,05,645	2608,23	2204,81	19,530	1336,93	1189,14
1. Mining & Quarrying	198	17,60	15,17	30	1,07	55
2. Food Manufacturing and Processing	3,096	340,05	279,73	577	115,71	87,16
(a) Rice Mills, Flour and Dal Mills	798	64,22	47,09	202	24,59	18,97
(b) Sugar	209	130,63	119,30	8	51,07	42,45
(c) Edible Oils and Vanaspati	387	70,07	54,06	77	17,04	12,92
(d) Tea Processing	15	2,34	2,90	5	85	35
(e) Processing of Fruits & Vegetables	66	1,92	1,72	21	1,55	1,41
(f) Others	1,621	70,89	54,67	264	20,60	11,07
3. Beverage and Tobacco	166	78,83	48,79	18	1,79	2,64
4. Textiles	3,372	344,83	311,61	903	259,71	261,72
(a) Cotton Textiles	609	75,51	72,48	269	64,29	73,25
(b) Jute Textiles	27	88	93	29	4,06	2,94
(c) Handloom Textiles & Khadi	431	28,08	25,58	47	14,06	4,05
(d) Other Textiles	2,305	240,36	212,62	558	177,31	181,49
5. Paper, Paper Products and Printing	1,896	128,54	100,41	595	132,30	122,35
6. Leather and Leather Products	774	68,95	59,46	716	151,16	120,17
7. Rubber and Rubber Products	387	74,66	68,14	144	21,32	21,23
8. Chemicals and Chemical Products	1,905	169,42	153,05	1,044	113,19	92,51
(a) Heavy Industrial Chemicals	164	19,89	18,53	112	18,88	8,36
(b) Fertilizers	108	54,21	41,36	34	32,61	25,82
(c) Drugs and Pharmaceuticals	362	21,82	19,75	243	13,59	15,22

(d) Non-Edible Oils	68	3,77	3,50	22	2,86	2,49
(e) Other Chemicals & Chemical Products	1,203	69,73	69,91	633	45,25	40,63
9. Petroleum, Coal Products & Nuclear Fuels	106	8,59	8,03	47	14,24	23,68
10. Manufacture of Cement & Cement Products	162	7,62	8,23	45	17,14	11,75
11. Basic Metals & Metal Products	4,744	396,73	304,84	692	133,62	119,67
(a) Iron and Steel	1,079	218,11	174,04	317	92,94	84,12
(b) Non-Ferrous Metals	933	35,79	26,30	18	1,48	1,69
(c) Other Metal Products	2,732	142,84	104,50	357	39,20	33,86
12. Engineering	3,129	557,33	474,99	1,033	161,64	140,72
(a) Heavy Engineering	307	212,34	197,92	275	66,04	51,14
(b) Light Engineering	1,311	73,53	68,13	397	27,60	23,51
(c) Electrical Machinery & Goods	1,021	139,15	115,72	239	19,35	15,07
(d) Electronic Machinery & Goods	490	132,31	93,22	122	48,65	51,01
13. Vehicles, Vehicle Parts & Transport Equipments	596	34,63	30,73	318	54,15	52,64
14. Other Industries	84,593	314,04	279,00	13,098	98,40	87,58
15. Electricity, Gas & Water	159	14,25	11,23	71	16,38	11,68
(a) Electricity Generation & Transmission	127	9,04	6,51	65	15,97	10,88
(b) Non-Conventional Energy	7	4,40	3,98	2	17	17
(c) Gas, Steam & Water Supply	25	81	74	4	24	62
16. Construction	362	52,14	51,38	199	45,10	33,08
III. TRANSPORT OPERATORS	23,603	93,17	80,27	4,216	75,35	70,30
IV. PROFESSIONAL AND OTHER SERVICES	53,266	119,43	103,08	11,518	57,60	48,19
V. PERSONAL LOANS	2,25,968	660,66	580,68	92,299	387,07	334,21
1. Loans for Purchase of Consumer Durables	13,628	20,52	16,92	4,072	7,23	6,26
2. Loans for Housing	23,644	224,30	200,88	11,700	173,37	150,40
3. Rest of the Personal Loans	1,88,696	415,84	362,89	76,527	206,47	177,55
VI. TRADE	2,07,193	782,62	640,27	45,477	275,00	224,14
1. Wholesale Trade	13,161	319,01	236,38	4,378	126,58	95,43
2. Retail Trade	1,94,032	463,61	403,89	41,099	148,42	128,71
VII. FINANCE	522	53,21	47,90	229	68,26	55,11
VIII. ALL OTHERS	1,27,165	487,86	443,96	53,580	483,95	421,52
TOTAL BANK CREDIT	8,87,691	5091,07	4303,57	2,36,835	2769,80	2404,56
OF WHICH : 1. Artisans & Village Industries	32,970	46,13	38,27	3,098	5,57	5,11
2. Other Small Scale Industries	58,180	998,18	837,82	11,034	282,01	247,35