

State : Uttar Pradesh (Part 1 of 3)

Table No. 5.9 – District-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2000

		(Amount in Rupees Thousand)					
CENTRAL REGION		STATE : UTTAR PRADESH					
OCCUPATION		AGRA		ALIGARH		ALLAHABAD	
		No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
		1	2	3	4	5	6
I. AGRICULTURE		87,464	141,58,67	1,11,075	240,00,81	60,276	108,69,06
1. Direct Finance		87,081	135,58,89	1,08,702	228,34,44	59,595	96,39,39
2. Indirect Finance		383	5,99,78	2,373	11,66,37	681	12,29,67
II. INDUSTRY		27,869	248,21,13	16,914	149,26,44	30,630	244,21,88
1. Mining & Quarrying		5	28,92	1	3,50	5	29,37
2. Manufacturing & Processing		27,320	241,78,27	16,891	149,06,67	30,521	240,61,16
3. Electricity, Gas & Water		9	55,19	2	6,58	11	1,11,31
4. Construction		535	5,58,75	20	9,69	93	2,20,04
III. TRANSPORT OPERATORS		4,650	22,77,13	4,411	15,36,74	3,013	13,90,02
IV. PROFESSIONAL AND OTHER SERVICES		9,521	46,23,72	6,855	11,59,37	8,842	28,97,56
V. PERSONAL LOANS		49,682	183,50,85	32,967	90,30,06	35,082	115,21,34
1. Loans for Purchase of Consumer Durables		3,228	7,50,60	1,185	2,41,80	1,643	6,42,88
2. Loans for Housing		8,685	67,55,03	6,227	27,92,77	4,718	37,38,56
3. Rest of the Personal Loans		37,769	108,45,22	25,555	59,95,49	28,721	71,39,90
VI. TRADE		21,919	104,36,78	18,350	65,81,94	32,686	151,42,10
1. Wholesale Trade		1,180	29,33,19	2,077	15,52,33	1,665	48,44,24
2. Retail Trade		20,739	75,03,59	16,273	50,29,61	31,021	102,97,86
VII. FINANCE		222	6,57,51	24	2,22,08	359	3,09,78
VIII. ALL OTHERS		15,713	86,46,50	9,907	31,88,10	14,701	75,85,92
TOTAL BANK CREDIT		2,17,040	839,72,29	2,00,503	606,45,54	1,85,589	741,37,66
OF WHICH: 1. Artisans & Village Industries		10,418	16,59,97	5,523	9,98,55	20,847	30,02,01
2. Other Small Scale Industries		13,760	128,17,07	7,766	81,33,06	7,341	41,14,56

		STATE : UTTAR PRADESH							
OCCUPATION		ALMORA		AMBEDKAR NAGAR		AURAIYA		AZAMGARH	
		No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
		7	8	9	10	11	12	13	14
I. AGRICULTURE		12,044	11,45,33	16,350	27,04,27	15,610	22,58,67	29,070	57,60,81
1. Direct Finance		11,946	11,21,02	15,271	25,68,44	15,445	22,41,44	27,802	55,34,71
2. Indirect Finance		98	24,31	1,079	1,35,83	165	17,23	1,268	2,26,10
II. INDUSTRY		4,357	11,14,76	4,952	15,75,40	2,228	2,60,19	8,244	23,64,79
1. Mining & Quarrying		—	—	1	2,49	—	—	1	1,58
2. Manufacturing & Processing		4,343	10,78,49	4,951	15,72,91	2,228	2,60,19	8,240	23,50,77
3. Electricity, Gas & Water		—	—	—	—	—	—	2	12,28
4. Construction		14	36,27	—	—	—	—	1	16
III. TRANSPORT OPERATORS		4,602	12,33,90	1,520	2,44,00	252	31,60	2,535	8,54,32
IV. PROFESSIONAL AND OTHER SERVICES		2,100	3,40,51	3,714	3,39,10	468	72,19	5,952	6,45,20
V. PERSONAL LOANS		9,200	18,44,06	6,345	11,96,59	3,325	6,09,39	15,395	31,18,76
1. Loans for Purchase of Consumer Durables		886	1,36,21	235	39,58	208	29,27	449	1,05,45
2. Loans for Housing		1,350	5,73,43	592	2,27,67	468	1,26,77	1,692	10,98,94
3. Rest of the Personal Loans		6,964	11,34,42	5,518	9,29,34	2,649	4,53,35	13,254	19,14,37
VI. TRADE		8,127	17,96,19	15,738	24,30,71	6,573	7,67,28	12,999	31,09,56
1. Wholesale Trade		78	23,22	607	2,35,08	61	9,64	423	1,92,61
2. Retail Trade		8,049	17,72,97	15,131	21,95,63	6,512	7,57,64	12,576	29,16,95
VII. FINANCE		315	29,83	1	12,76	—	—	13	1,01,66
VIII. ALL OTHERS		2,616	5,21,77	1,929	4,76,74	1,226	2,50,15	13,953	19,01,09
TOTAL BANK CREDIT		43,361	80,26,35	50,549	89,79,57	29,682	42,49,47	88,161	178,56,19
OF WHICH: 1. Artisans & Village Industries		2,911	2,64,35	2,622	3,97,71	1,722	1,60,02	2,176	4,93,93
2. Other Small Scale Industries		831	2,74,28	1,763	4,86,54	422	82,18	5,120	11,61,40

STATE : UTTAR PRADESH

OCCUPATION	BAGHPAT		BAHRAICH		BALLIA		BALRAMPUR	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	15	16	17	18	19	20	21	22
I. AGRICULTURE	21,550	36,62,27	52,306	60,17,01	40,963	50,47,88	21,360	26,18,81
1. Direct Finance	21,528	36,54,94	52,011	59,17,53	40,343	47,44,35	21,150	25,63,13
2. Indirect Finance	22	7,33	295	99,48	620	3,03,53	210	55,68
II. INDUSTRY	2,170	8,31,71	10,804	28,60,74	4,837	17,39,72	4,440	4,34,65
1. Mining & Quarrying	—	—	2	6,21	2	5,27	—	—
2. Manufacturing & Processing	2,170	8,31,71	10,758	27,74,35	4,809	17,10,17	4,440	4,34,65
3. Electricity, Gas & Water	—	—	1	11,54	5	21,92	—	—
4. Construction	—	—	43	68,64	21	2,36	—	—
III. TRANSPORT OPERATORS	303	1,21,42	1,669	2,57,19	6,468	9,17,19	800	70,38
IV. PROFESSIONAL AND OTHER SERVICES	859	1,24,51	2,324	2,47,80	11,385	12,24,53	613	66,08
V. PERSONAL LOANS	4,975	12,51,48	12,029	30,19,22	15,349	22,08,39	3,952	6,96,14
1. Loans for Purchase of Consumer Durables	228	66,68	1,343	3,38,98	616	1,49,99	47	10,88
2. Loans for Housing	607	2,47,45	1,721	9,73,87	2,009	6,91,84	513	1,45,92
3. Rest of the Personal Loans	4,140	9,37,35	8,965	17,06,37	12,724	13,66,56	3,392	5,39,34
VI. TRADE	4,976	9,81,26	19,521	30,28,37	25,726	46,22,22	6,796	7,31,38
1. Wholesale Trade	4	5,58	946	4,89,76	2,895	10,97,12	201	82,07
2. Retail Trade	4,972	9,75,68	18,575	25,38,61	22,831	35,25,10	6,595	6,49,31
VII. FINANCE	46	15,37	—	—	31	43,46	1	1
VIII. ALL OTHERS	1,929	5,86,60	9,379	39,07,12	3,988	11,78,75	3,592	11,83,07
TOTAL BANK CREDIT	36,808	75,74,62	1,08,032	193,37,45	1,08,747	169,82,14	41,554	58,00,52
OF WHICH: 1. Artisans & Village Industries	1,172	1,90,19	5,333	5,97,98	2,026	3,69,80	2,912	1,93,57
2. Other Small Scale Industries	765	4,60,51	4,396	12,12,00	1,698	6,16,42	1,189	1,56,88

STATE : UTTAR PRADESH

OCCUPATION	BANDA		BARABANKI		BAREILLY		BASTI	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	23	24	25	26	27	28	29	30
I. AGRICULTURE	35,761	57,83,42	57,832	57,92,78	54,031	121,80,13	24,501	43,59,13
1. Direct Finance	35,493	57,28,84	57,399	55,97,18	53,682	102,06,06	21,582	42,06,10
2. Indirect Finance	268	54,58	433	1,95,60	349	19,74,07	2,919	1,53,03
II. INDUSTRY	15,227	15,52,04	4,338	50,21,74	9,095	114,18,47	9,110	94,18,22
1. Mining & Quarrying	1	3,83	—	—	3	7,90	—	—
2. Manufacturing & Processing	15,226	15,48,21	4,336	50,15,65	9,073	113,56,11	9,065	93,67,77
3. Electricity, Gas & Water	—	—	1	4,74	6	28,08	4	42,17
4. Construction	—	—	1	1,35	13	26,38	41	8,28
III. TRANSPORT OPERATORS	2,061	3,84,43	2,745	6,18,60	3,384	8,98,20	823	3,32,50
IV. PROFESSIONAL AND OTHER SERVICES	4,699	3,80,52	3,341	3,08,87	4,561	19,29,67	815	1,47,78
V. PERSONAL LOANS	8,571	14,65,18	14,024	32,27,86	26,728	99,44,75	7,441	17,18,73
1. Loans for Purchase of Consumer Durables	177	34,48	604	1,50,58	1,219	3,24,41	266	1,23,36
2. Loans for Housing	2,700	5,77,51	1,237	7,33,94	5,942	46,01,71	650	5,14,50
3. Rest of the Personal Loans	5,694	8,53,19	12,183	23,43,34	19,567	50,18,63	6,525	10,80,87
VI. TRADE	24,502	31,41,93	10,086	23,69,61	18,938	69,60,63	9,075	24,14,61
1. Wholesale Trade	420	1,03,77	204	5,64,98	1,163	12,80,18	639	3,89,17
2. Retail Trade	24,082	30,38,16	9,882	18,04,63	17,775	56,80,45	8,436	20,25,44
VII. FINANCE	4	1,74,00	248	84,64	25	4,11,22	49	1,83,97
VIII. ALL OTHERS	2,780	4,24,73	3,236	13,66,07	7,373	29,30,59	5,841	10,23,46
TOTAL BANK CREDIT	93,605	133,06,25	95,850	187,90,17	1,24,135	466,73,66	57,655	195,98,40
OF WHICH: 1. Artisans & Village Industries	11,033	7,67,75	1,583	1,90,16	3,546	7,71,17	5,598	9,46,49
2. Other Small Scale Industries	3,732	4,01,65	1,543	9,80,46	4,018	39,37,37	2,769	6,31,61

STATE : UTTAR PRADESH

OCCUPATION	BHADOHI		BIJNOR		BUDAUN		BULANDSHAHR	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	31	32	33	34	35	36	37	38
I. AGRICULTURE	5,606	12,73,57	56,868	197,38,38	56,380	117,32,37	63,451	131,81,61

	1. Direct Finance	5,323	9,12,67	55,588	151,99,41	56,171	115,92,77	63,099	125,52,01
	2. Indirect Finance	283	3,60,90	1,280	45,38,97	209	1,39,60	352	6,29,60
II. INDUSTRY		17,538	178,93,16	7,326	164,11,53	5,935	18,46,23	5,567	138,76,58
	1. Mining & Quarrying	—	—	—	—	1	1,50	4	11,60
	2. Manufacturing & Processing	17,537	178,92,44	7,067	163,86,04	5,807	18,23,56	5,450	136,27,87
	3. Electricity, Gas & Water	—	—	—	—	—	—	8	1,29,50
	4. Construction	1	72	259	25,49	127	21,17	105	1,07,61
III. TRANSPORT OPERATORS		710	1,83,37	1,480	3,17,73	2,349	2,56,95	1,501	3,40,79
IV. PROFESSIONAL AND OTHER SERVICES		3,835	4,76,54	2,149	5,16,56	929	1,35,08	2,875	6,84,50
V. PERSONAL LOANS		4,771	13,68,16	13,946	33,87,32	9,916	24,63,49	19,820	51,42,88
	1. Loans for Purchase of Consumer Durables	87	22,96	309	1,08,80	484	1,09,80	775	1,85,09
	2. Loans for Housing	339	1,53,10	2,404	10,37,79	1,055	7,52,72	2,531	15,43,25
	3. Rest of the Personal Loans	4,345	11,92,10	11,233	22,40,73	8,377	16,00,97	16,514	34,14,54
VI. TRADE		7,796	43,46,44	14,149	35,88,29	10,718	21,40,15	15,144	44,29,02
	1. Wholesale Trade	615	19,13,05	799	3,41,29	570	1,91,26	361	3,74,94
	2. Retail Trade	7,181	24,33,39	13,350	32,47,00	10,148	19,48,89	14,783	40,54,08
VII. FINANCE		5	2,52	13	2,53,87	40	90,75	88	25,54
VIII. ALL OTHERS		6,818	26,50,35	6,065	20,33,23	4,040	19,07,25	5,449	22,10,42
TOTAL BANK CREDIT		47,079	281,94,11	1,01,996	462,46,91	90,307	205,72,27	1,13,895	398,91,34
OF WHICH: 1. Artisans & Village Industries		8,281	9,21,23	3,233	7,37,44	3,346	5,61,89	2,082	4,27,74
2. Other Small Scale Industries		4,761	115,36,96	2,707	24,04,70	2,234	6,36,50	2,502	28,57,27

STATE : UTTAR PRADESH

OCCUPATION		STATE OF PAKISTAN							
		CHAMOLI		CHANDAUJI		DEHRADUN		DEORIA	
		No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
		39	40	41	42	43	44	45	46
I.	AGRICULTURE	4,978	5,07,72	15,896	29,96,73	18,973	33,85,03	26,458	41,24,41
	1. Direct Finance	4,956	5,07,31	15,788	29,79,01	18,808	31,63,36	26,355	38,33,26
	2. Indirect Finance	22	41	108	17,72	165	2,21,67	103	2,91,15
II.	INDUSTRY	1,732	2,72,55	5,861	12,27,71	7,749	88,75,91	5,257	20,69,70
	1. Mining & Quarrying	—	—	—	—	30	1,25,11	1	3,05
	2. Manufacturing & Processing	1,732	2,72,55	5,861	12,27,71	7,580	86,08,57	5,247	20,55,30
	3. Electricity, Gas & Water	—	—	—	—	—	—	2	8,17
	4. Construction	—	—	—	—	139	1,42,23	7	3,18
III.	TRANSPORT OPERATORS	1,569	6,30,07	1,231	1,84,00	2,970	21,34,53	1,700	6,57,39
IV.	PROFESSIONAL AND OTHER SERVICES	706	1,17,14	3,493	3,31,09	3,128	22,43,87	3,195	5,95,59
V.	PERSONAL LOANS	3,797	7,26,75	3,226	6,12,25	42,929	167,17,41	10,353	21,03,49
	1. Loans for Purchase of Consumer Durables	197	39,68	171	53,26	4,874	12,95,08	809	1,71,27
	2. Loans for Housing	336	1,21,48	220	94,10	8,269	62,61,00	960	4,56,28
	3. Rest of the Personal Loans	3,264	5,65,59	2,835	4,64,89	29,786	91,61,33	8,584	14,75,94
VI.	TRADE	3,394	6,95,30	8,067	12,20,17	11,600	89,89,56	14,262	45,03,62
	1. Wholesale Trade	24	11,96	82	15,48	584	11,78,77	485	3,00,24
	2. Retail Trade	3,370	6,83,34	7,985	12,04,69	11,016	78,10,79	13,777	42,03,38
VII.	FINANCE	1	11	1		193	1,20,72	22	15,80
VIII.	ALL OTHERS	1,760	4,77,18	2,081	7,77,28	10,393	50,45,02	4,350	11,81,28
TOTAL BANK CREDIT		17,937	34,26,82	39,856	73,49,23	97,935	475,12,05	65,597	152,51,28
OF WHICH: 1. Artisans & Village Industries		1,142	1,54,79	2,525	2,49,18	3,301	12,22,20	2,727	4,03,96
2. Other Small Scale Industries		394	81,61	1,027	1,87,60	2,896	37,00,12	2,038	6,90,42