

**Table No. 5. 9 - District-Wise Classification of Outstanding Credit
of Scheduled Commercial Banks According to Occupation - March
1997 (Part 22 of 32)**

CENTRAL REGION

STATE : UTTAR PRADESH

(Amount in Rupees Thousand)

OCCUPATION	AGRA		ALIGARH		ALLAHABAD		ALMORA		AMBEDKAR NAGAR	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8	9	10
I. AGRICULTURE	75,045	97,12,68	95,713	133,26,77	70,321	69,53,36	13,318	5,90,05	16,218	11,70,93
1. Direct Finance	74,975	91,78,71	94,694	125,48,20	69,552	66,89,29	13,281	5,82,43	15,974	11,40,27
2. Indirect Finance	70	5,33,97	1,019	7,78,57	769	2,64,07	37	7,62	244	30,66
II. INDUSTRY	24,168	216,78,73	13,979	84,11,39	34,912	197,34,94	4,520	5,47,66	6,044	4,86,29
1. Mining & Quarrying	24	65,43	165	88,03	41	94,70	-	-	-	-
2. Manufacturing & Processing	24,088	212,72,03	13,779	82,77,37	34,806	186,80,91	4,502	5,21,17	6,044	4,86,29
3. Electricity, Gas & Water	13	38,27	13	10,66	15	76,61	5	10,28	-	-
4. Construction	43	3,03,00	22	35,33	50	8,82,72	13	16,21	-	-
III. TRANSPORT OPERATORS	3,702	21,20,65	4,440	18,34,48	3,663	11,47,90	2,536	10,44,03	812	87,07
IV. PROFESSIONAL AND OTHER SERVICES	10,838	22,60,53	9,516	10,57,44	9,800	20,80,59	1,243	1,83,69	4,820	2,87,16
V. PERSONAL LOANS	33,218	84,47,64	25,644	40,65,95	31,750	62,53,48	7,284	10,79,80	3,422	2,64,22
1. Loans for Purchase of Consumer Durables	1,489	2,29,43	733	59,89	2,406	3,15,56	692	65,28	50	2,25
2. Loans for Housing	3,979	28,99,10	2,375	9,84,13	2,864	15,62,35	527	2,44,31	118	25,00
3. Rest of the Personal Loans	27,750	53,19,11	22,536	30,21,93	26,480	43,75,57	6,065	7,70,21	3,254	2,36,97
VI. TRADE	26,151	62,35,86	20,407	42,31,24	57,616	103,56,08	9,515	11,43,81	21,591	15,03,18
1. Wholesale Trade	3,216	20,77,69	2,399	11,33,57	1,654	22,77,81	58	52,14	1,163	1,15,28
2. Retail Trade	22,935	41,58,17	18,008	30,97,67	55,962	80,78,27	9,457	10,91,67	20,428	13,87,90
VII. FINANCE	38	6,64,28	33	2,08,09	41	8,13,09	1	7,61	-	-
VIII. ALL OTHERS	18,714	55,23,79	13,198	36,28,59	14,092	48,42,70	1,439	1,65,03	3,347	2,81,50
TOTAL BANK CREDIT	1,91,874	566,44,16	1,82,930	367,63,95	2,22,195	521,82,14	39,856	47,61,68	56,254	40,80,35
OF WHICH: 1. Artisans & Village Industries	13,245	11,83,27	5,410	5,14,06	23,238	20,35,69	3,406	2,06,99	2,519	2,09,26
2. Other Small Scale Industries	7,766	111,41,19	6,851	55,90,81	8,820	35,34,16	953	2,02,14	3,345	2,48,73

OCCUPATION	AZAMGARH		BAHRAICH		BALLIA		BANDA		BARABANKI	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	11	12	13	14	15	16	17	18	19	20
I. AGRICULTURE	36,064	42,08,43	79,468	62,58,29	51,880	43,95,08	33,528	32,32,87	58,816	35,56,99
1. Direct Finance	34,054	40,34,02	79,329	61,16,59	50,482	39,63,44	33,031	31,34,75	58,610	34,55,30

2. Indirect Finance	2,010	1,74,41	139	1,41,70	1,398	4,31,64	497	98,12	206	1,01,69
II. INDUSTRY	10,873	20,06,86	10,040	16,34,34	4,519	14,49,19	17,196	15,90,63	3,576	41,81,74
1. Mining & Quarrying	3	37	6	4,13	27	25,18	11	8,08	49	44,81
2. Manufacturing & Processing	10,833	19,96,04	10,033	16,29,94	4,242	11,68,77	17,185	15,82,55	3,524	41,34,83
3. Electricity, Gas & Water	29	3,72	-	-	2	3,62	-	-	3	2,10
4. Construction	8	6,73	1	27	248	2,51,62	-	-	-	-
III. TRANSPORT OPERATORS	2,520	9,90,90	3,587	3,76,18	5,422	7,12,41	3,015	2,77,62	3,614	5,74,12
IV. PROFESSIONAL AND OTHER SERVICES	6,427	5,20,38	2,414	3,39,62	14,265	10,54,23	4,614	2,69,08	4,460	7,25,07
V. PERSONAL LOANS	9,205	16,08,12	8,685	12,50,22	13,517	16,06,05	6,423	7,41,51	9,918	13,70,88
1. Loans for Purchase of Consumer Durables	633	55,35	40	4,01	300	37,00	94	9,74	168	27,90
2. Loans for Housing	1,168	6,06,72	826	4,11,03	865	3,77,22	1,340	2,57,75	722	2,34,65
3. Rest of the Personal Loans	7,404	9,46,05	7,819	8,35,18	12,352	11,91,83	4,989	4,74,02	9,028	11,08,33
VI. TRADE	21,326	28,46,42	28,583	23,40,47	30,415	32,68,38	25,619	18,97,99	13,311	17,55,46
1. Wholesale Trade	694	2,86,38	384	1,80,25	1,120	7,14,39	544	96,33	925	2,79,06
2. Retail Trade	20,632	25,60,04	28,199	21,60,22	29,295	25,53,99	25,075	18,01,66	12,386	14,76,40
VII. FINANCE	8	1,71,45	2	1,06	8	84,78	4	4,90	123	2,71,53
VIII. ALL OTHERS	8,498	9,73,56	4,839	3,59,47	3,364	6,13,70	2,267	2,57,74	2,537	3,47,10
TOTAL BANK CREDIT	94,921	133,26,12	1,37,618	125,59,65	1,23,390	131,83,82	92,666	82,72,34	96,355	127,82,89
OF WHICH: 1. Artisans & Village Industries	5,422	6,25,21	5,234	4,08,75	1,730	2,03,02	14,438	8,34,97	1,942	2,10,42
2. Other Small Scale Industries	3,843	7,57,99	4,092	7,92,68	2,097	7,27,95	2,348	6,22,35	1,204	7,88,02

OCCUPATION	BAREILLY		BASTI		BHADOHI		BIJNOR		BUDAUN	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	21	22	23	24	25	26	27	28	29	30
I. AGRICULTURE	60,253	91,42,38	52,479	43,95,26	6,745	16,29,79	59,934	78,93,79	75,768	78,41,17
1. Direct Finance	59,694	73,57,64	48,716	41,08,00	6,588	15,37,62	57,772	75,28,27	74,726	75,80,93
2. Indirect Finance	559	17,84,74	3,763	2,87,26	157	92,17	2,162	3,65,52	1,042	2,60,24
II. INDUSTRY	10,166	124,26,11	18,448	68,11,82	12,680	98,81,42	6,987	177,45,14	8,343	38,03,05
1. Mining & Quarrying	34	19,42	5	8,82	1	1,55	6	3,18	1	1,37
2. Manufacturing & Processing	10,122	123,83,31	18,442	68,02,48	12,675	98,63,42	6,980	177,38,64	8,339	37,98,37
3. Electricity, Gas & Water	5	8,07	-	-	4	16,45	-	-	1	25
4. Construction	5	15,31	1	52	-	-	1	3,32	2	3,06
III. TRANSPORT OPERATORS	4,167	11,16,69	1,107	2,88,60	613	1,83,33	2,217	3,38,92	3,463	3,35,93
IV. PROFESSIONAL AND OTHER SERVICES	4,343	10,33,57	2,185	1,49,34	2,705	2,86,80	1,183	4,20,36	1,590	1,53,24
V. PERSONAL LOANS	19,334	44,07,19	11,797	14,93,03	3,313	4,01,20	9,954	20,49,37	8,697	13,23,46
1. Loans for Purchase of Consumer Durables	1,695	1,83,06	172	22,95	217	10,93	186	22,80	306	24,75
2. Loans for Housing	1,967	18,69,42	2,396	3,27,58	86	42,55	581	4,30,79	904	4,26,12
3. Rest of the Personal Loans	15,672	23,54,71	9,229	11,42,50	3,010	3,47,72	9,187	15,95,78	7,487	8,72,59
VI. TRADE	23,716	46,92,14	21,053	24,21,58	7,556	67,17,08	15,583	24,29,04	17,873	20,27,43
1. Wholesale Trade	1,155	13,66,03	1,310	3,60,08	416	39,26,21	895	3,46,42	291	1,77,39
2. Retail Trade	22,561	33,26,11	19,743	20,61,50	7,140	27,90,87	14,688	20,82,62	17,582	18,50,04
VII. FINANCE	33	3,04,34	3	1,69	2	20,00	18	1,49,68	39	3,45,33
VIII. ALL OTHERS	7,839	13,40,97	8,677	8,61,62	7,676	8,71,71	7,187	24,98,80	1,977	8,59,43

TOTAL BANK CREDIT	1,29,851	344,63,39	1,15,749	164,22,94	41,290	199,91,33	1,03,063	335,25,10	1,17,750	166,89,04
OF WHICH: 1. Artisans & Village Industries	4,748	4,05,78	12,886	8,07,18	10,670	9,72,98	3,636	3,66,36	4,803	3,49,78
2. Other Small Scale Industries	4,571	33,37,71	4,342	13,81,00	1,305	77,14,86	2,329	20,71,07	2,947	4,93,96

OCCUPATION	BULANDSHAHR		CHAMOLI		DHERADUN		DEORIA		ETAH	
	No. of Accounts	Amount Out- standing	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	39	40
I. AGRICULTURE	75,479	78,57,84	3,387	2,33,35	21,474	26,94,03	36,379	37,93,73	76,549	72,73,68
1. Direct Finance	75,266	77,91,00	3,300	2,26,36	21,136	26,02,95	35,771	32,91,80	75,342	70,77,24
2. Indirect Finance	213	66,84	87	6,99	338	91,08	608	5,01,93	1,207	1,96,44
II. INDUSTRY	7,613	108,32,38	1,711	1,82,84	4,420	91,34,71	6,161	15,94,19	5,162	14,21,22
1. Mining & Quarrying	108	51,22	1	39	62	2,69,89	244	78,70	6	2,62
2. Manufacturing & Processing	6,543	98,07,84	1,707	1,79,28	4,283	86,13,31	5,911	15,13,09	5,074	13,23,07
3. Electricity, Gas & Water	949	9,59,77	-	-	31	54,96	4	1,66	1	72
4. Construction	13	13,55	3	3,17	44	1,96,55	2	74	81	94,81
III. TRANSPORT OPERATORS	6,000	5,87,11	773	4,14,68	2,752	20,89,05	1,076	3,89,63	5,917	13,06,34
IV. PROFESSIONAL AND OTHER SERVICES	2,155	5,20,93	187	41,48	3,206	16,73,50	3,181	8,10,27	2,915	2,26,23
V. PERSONAL LOANS	13,461	24,84,72	5,167	6,48,09	36,144	84,09,48	9,572	12,30,13	10,476	12,17,87
1. Loans for Purchase of Consumer Durables	305	56,39	263	47,89	4,336	6,69,97	564	51,04	498	40,94
2. Loans for Housing	1,387	6,04,67	320	78,49	3,607	22,23,29	261	2,11,57	465	1,84,29
3. Rest of the Personal Loans	11,769	18,23,66	4,584	5,21,71	28,201	55,16,22	8,747	9,67,52	9,513	9,92,64
VI. TRADE	13,749	21,72,42	4,874	4,64,63	12,219	39,73,25	22,003	30,91,72	15,132	21,13,10
1. Wholesale Trade	725	3,62,22	272	23,77	483	7,62,78	244	2,65,56	483	2,90,65
2. Retail Trade	13,024	18,10,20	4,602	4,40,86	11,736	32,10,47	21,759	28,26,16	14,649	18,22,45
VII. FINANCE	8	82,63	-	-	27	57,08	8	3,25	9	2,44,40
VIII. ALL OTHERS	7,939	21,19,21	565	99,05	11,102	22,90,05	5,000	6,78,84	4,251	5,46,71
TOTAL BANK CREDIT	1,26,404	266,57,24	16,664	20,84,12	91,344	303,21,15	83,380	115,91,76	1,20,411	143,49,55
OF WHICH: 1. Artisans & Village Industries	2,308	2,37,92	1,043	86,86	885	1,27,90	2,822	2,95,13	2,581	2,06,23
2. Other Small Scale Industries	3,016	22,69,93	544	43,54	2,675	26,26,15	2,557	7,40,14	1,922	6,90,06

OCCUPATION	ETAHAH		FAIZABAD		FARRUKHABAD		FATEHPUR		FIROZABAD	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	41	42	43	44	45	46	47	48	49	50
I. AGRICULTURE	55,419	45,73,76	20,066	27,18,91	76,251	62,75,25	33,188	30,72,20	31,123	34,73,17
1. Direct Finance	54,679	42,99,90	19,825	26,30,91	74,909	54,89,78	33,098	30,09,95	30,932	34,21,24
2. Indirect Finance	740	2,73,86	241	88,00	1,342	7,85,47	90	62,25	191	51,93
II. INDUSTRY	8,624	20,23,47	5,604	53,27,63	7,849	41,54,32	6,176	15,61,90	7,407	38,27,80
1. Mining & Quarrying	1	94	3	10,88	50	18,01	1	6	8	8,41
2. Manufacturing & Processing	8,621	20,20,85	5,598	53,07,09	7,784	41,17,93	6,173	15,61,15	7,388	38,05,67
3. Electricity, Gas & Water	-	-	-	-	1	9	1	32	8	10,33
4. Construction	2	1,68	3	9,66	14	18,29	1	37	3	3,39

III. TRANSPORT OPERATORS	1,589	3,20,03	1,373	4,90,11	4,131	3,92,51	1,176	2,76,06	2,057	4,76,90
IV. PROFESSIONAL AND OTHER SERVICES	2,250	3,08,30	2,976	5,01,78	11,161	22,03,73	3,026	2,04,52	5,294	10,90,76
V. PERSONAL LOANS	8,626	14,83,89	7,936	15,98,61	10,857	15,80,02	5,894	7,25,04	6,117	11,70,84
1. Loans for Purchase of Consumer Durables	256	19,13	125	13,55	434	39,57	22	2,47	102	11,86
2. Loans for Housing	1,468	5,44,77	809	6,01,69	715	4,66,77	399	2,37,64	619	2,56,30
3. Rest of the Personal Loans	6,902	9,19,99	7,002	9,83,37	9,708	10,73,68	5,473	4,84,93	5,396	9,02,68
VI. TRADE	23,836	22,44,33	14,236	26,08,63	27,853	25,27,78	15,459	13,81,50	14,080	13,78,57
1. Wholesale Trade	339	1,71,69	576	3,88,05	955	1,90,95	642	1,68,49	346	1,56,51
2. Retail Trade	23,497	20,72,64	13,660	22,20,58	26,898	23,36,83	14,817	12,13,01	13,734	12,22,06
VII. FINANCE	2	34,26	4	1,24,25	69	64,93	1	79	86	83,28
VIII. ALL OTHERS	4,947	6,33,66	4,015	11,76,69	3,937	18,60,35	1,516	4,52,44	3,247	6,44,84
TOTAL BANK CREDIT	1,05,293	116,21,70	56,210	145,46,61	1,42,108	190,58,89	66,436	76,74,45	69,411	121,46,16
OF WHICH: 1. Artisans & Village Industries	5,086	3,28,12	2,160	3,01,75	3,444	2,81,20	3,700	2,36,40	4,068	4,22,04
2. Other Small Scale Industries	3,249	11,80,77	2,377	19,92,79	3,625	27,43,92	1,913	4,80,95	2,798	16,68,29

OCCUPATION	GARHWAL		GHAZIABAD		GHAZIPUR		GONDA		GORAKHPUR	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	51	52	53	54	55	56	57	58	59	60
I. AGRICULTURE	7,881	9,53,12	52,075	61,72,98	25,329	40,96,09	73,069	66,34,48	45,712	51,07,22
1. Direct Finance	7,799	9,44,86	51,054	56,09,06	23,481	35,68,69	71,729	53,92,00	44,920	41,63,38
2. Indirect Finance	82	8,26	1,021	5,63,92	1,848	5,27,40	1,340	12,42,48	792	9,43,84
II. INDUSTRY	1,714	4,46,54	13,676	1314,61,83	5,967	19,55,43	17,024	28,47,90	9,143	116,34,71
1. Mining & Quarrying	-	-	51	6,49,16	60	20,77	3	3,19	100	25,64
2. Manufacturing & Processing	1,700	4,37,36	12,780	1245,46,35	5,904	19,32,90	17,012	28,38,12	9,022	115,72,53
3. Electricity, Gas & Water	-	-	772	36,98,41	-	-	5	3,05	10	25,33
4. Construction	14	9,18	73	25,67,91	3	1,76	4	3,54	11	11,21
III. TRANSPORT OPERATORS	1,597	7,34,84	2,848	11,31,10	1,754	6,02,97	4,263	3,59,78	3,262	10,83,85
IV. PROFESSIONAL AND OTHER SERVICES	1,694	2,37,32	4,154	28,06,55	2,829	2,69,76	5,724	3,52,64	3,428	7,67,18
V. PERSONAL LOANS	7,816	15,03,93	38,829	114,97,56	6,839	11,65,75	16,649	13,04,62	23,809	52,24,35
1. Loans for Purchase of Consumer Durables	668	90,75	1,854	2,61,72	155	50,31	566	65,08	1,566	1,56,00
2. Loans for Housing	347	1,48,36	4,618	41,21,63	420	3,27,44	712	2,31,66	1,695	14,61,64
3. Rest of the Personal Loans	6,801	12,64,82	32,357	71,14,21	6,264	7,88,00	15,371	10,07,88	20,548	36,06,71
VI. TRADE	5,577	7,38,57	19,631	111,70,22	22,020	31,16,06	31,388	21,73,19	33,305	62,76,75
1. Wholesale Trade	43	47,13	2,007	60,06,54	336	2,00,18	1,057	2,42,66	934	14,21,37
2. Retail Trade	5,534	6,91,44	17,624	51,63,68	21,684	29,15,88	30,331	19,30,53	32,371	48,55,38
VII. FINANCE	6	16,23	63	4,10,15	12	7,94	4	17,22	21	4,48,55
VIII. ALL OTHERS	1,012	1,31,46	18,894	74,40,76	3,982	3,96,03	5,521	14,18,97	6,559	21,53,98
TOTAL BANK CREDIT	27,297	47,62,01	1,50,170	1720,91,15	68,732	116,10,03	1,53,642	151,08,80	1,25,239	326,96,59
OF WHICH: 1. Artisans & Village Industries	1,008	1,26,37	2,167	5,30,04	2,660	3,82,97	11,701	5,60,07	2,697	3,38,04
2. Other Small Scale Industries	524	90,71	8,030	293,87,62	2,103	8,99,49	4,297	4,94,73	4,160	27,25,66

OCCUPATION	HAMIRPUR		HARDOI		HARIDWAR		JALAUN		JAUNPUR	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out- standing	Accounts	Out- standing	Accounts	Out- standing	Accounts	Out- standing	Accounts	Out- standing
	61	62	63	64	65	66	67	68	69	70
I. AGRICULTURE	24,049	39,13,14	79,237	62,95,61	34,576	33,48,67	38,535	30,29,36	56,027	68,82,40
1. Direct Finance	23,881	37,89,29	78,813	61,84,77	34,529	32,77,28	38,324	29,44,39	54,837	60,56,91
2. Indirect Finance	168	1,23,85	424	1,10,84	47	71,39	211	84,97	1,190	8,25,49
II. INDUSTRY	2,885	5,98,98	7,448	15,86,97	3,493	42,73,20	4,395	9,97,16	18,366	37,46,32
1. Mining & Quarrying	6	8,05	5	3,14	3	2,36	-	-	26	11,95
2. Manufacturing & Processing	2,879	5,90,93	7,443	15,83,83	3,208	40,40,80	4,390	9,90,63	18,331	37,29,87
3. Electricity, Gas & Water	-	-	-	-	265	2,01,96	5	6,53	9	4,50
4. Construction	-	-	-	-	17	28,08	-	-	-	-
III. TRANSPORT OPERATORS	646	1,08,23	2,939	4,49,17	1,774	5,54,68	417	1,09,36	3,137	9,84,56
IV. PROFESSIONAL AND OTHER SERVICES	2,120	1,31,92	4,117	6,38,86	2,132	21,30,94	2,306	3,60,86	7,277	6,27,34
V. PERSONAL LOANS	2,198	3,65,93	9,186	13,25,12	14,040	27,65,87	6,761	10,67,62	10,813	17,10,10
1. Loans for Purchase of Consumer Durables	56	3,76	271	34,04	610	1,37,76	28	8,40	94	15,54
2. Loans for Housing	366	1,11,16	863	4,70,96	1,110	5,11,84	506	2,84,44	1,498	5,52,35
3. Rest of the Personal Loans	1,776	2,51,01	8,052	8,20,12	12,320	21,16,27	6,227	7,74,78	9,221	11,42,21
VI. TRADE	10,269	10,78,84	21,646	19,14,60	10,345	17,28,69	16,702	16,66,44	31,645	48,40,33
1. Wholesale Trade	139	73,81	1,733	1,77,11	831	3,33,39	154	1,20,73	683	3,38,35
2. Retail Trade	10,130	10,05,03	19,913	17,37,49	9,514	13,95,30	16,548	15,45,71	30,962	45,01,98
VII. FINANCE	-	-	127	98,09	24	63,65	2	1,45	1	11
VIII. ALL OTHERS	1,181	1,87,82	1,483	2,94,06	7,110	14,75,52	1,714	1,81,72	6,308	8,77,10
TOTAL BANK CREDIT	43,348	63,84,86	1,26,183	126,02,48	73,494	163,41,22	70,832	74,13,97	1,33,574	196,68,26
OF WHICH: 1. Artisans & Village Industries	1,907	1,32,81	5,526	3,69,57	1,333	1,19,07	1,781	1,84,80	10,333	15,31,97
2. Other Small Scale Industries	755	4,09,74	1,530	5,81,37	1,540	19,82,79	1,795	4,42,56	4,697	10,67,50