

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1998 (Part 23 of 32)**

WESTERN REGION		STATE :GUJARAT						(Amount in Rupees Lakh)		
OCCUPATION		STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN 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
		1	2	3	4	5	6	7	8	9
I.	AGRICULTURE	2,57,984	675,42	571,81	4,13,251	1346,38	1118,47	1	17,30	17,31
	1. Direct Finance	2,55,199	589,43	498,98	4,04,192	1073,52	901,58	1	17,30	17,31
	2. Indirect Finance	2,785	85,98	72,83	9,059	272,86	216,89	-	-	-
II.	INDUSTRY	47,472	4970,19	3515,06	82,560	8260,08	6410,00	213	756,21	593,59
	1. Mining & Quarrying	241	19,23	16,46	657	83,53	64,60	-	-	-
	2. Food Manufacturing & Processing	1,183	121,30	79,21	1,737	458,58	339,16	3	23,13	23,22
	(a) Rice Mills, Flour & Dal Mills	81	9,26	7,18	294	40,79	32,63	-	-	-
	(b) Sugar	13	5,00	2,37	28	4,09	2,60	-	-	-
	(c) Edible Oils & Vanaspati	239	72,75	43,03	248	162,78	125,87	3	23,13	23,22
	(d) Tea Processing	14	47	6	16	3,14	1,88	-	-	-
	(e) Processing of Fruits & Vegetables	8	5,95	4,70	55	23,19	18,29	-	-	-
	(f) Others	828	27,86	21,86	1,096	224,60	157,89	-	-	-
	3. Beverage & Tobacco	100	2,24	1,74	364	39,07	22,80	-	-	-
	4. Textiles	2,263	1023,09	735,30	8,501	1908,28	1501,27	22	117,64	65,99
	(a) Cotton Textiles	916	812,89	552,97	1,364	861,01	728,86	13	93,28	47,47
	(b) Jute Textiles	14	80	18	36	2,12	1,93	-	-	-
	(c) Handloom Textiles & Khadi	22	2,75	2,53	142	19,03	17,59	-	-	-
	(d) Other Textiles	1,311	206,65	179,61	6,959	1026,12	752,89	9	24,36	18,52
	5. Paper, Paper Products & Printing	524	111,70	82,89	1,313	174,51	147,59	-	-	-
	6. Leather & Leather Products	74	5,41	3,77	107	5,86	6,13	-	-	-
	7. Rubber & Rubber Products	179	18,51	12,87	338	28,46	22,17	-	-	-
	8. Chemicals & Chemical Products	2,393	1077,78	831,41	5,414	2335,10	1764,44	66	242,56	197,95
	(a) Heavy Industrial Chemicals	328	201,92	131,13	819	390,02	287,54	16	35,24	28,17
	(b) Fertilisers	22	48,26	30,00	93	449,68	315,17	1	18,00	4
	(c) Drugs & Pharmaceuticals	380	283,60	261,14	886	545,34	388,17	19	89,83	77,42
	(d) Non-Edible Oils	23	41,90	33,40	95	56,49	52,19	-	-	-
	(e) Other Chemicals & Chemical Products	1,640	502,11	375,75	3,521	893,57	721,37	30	99,49	92,32
	9. Petroleum, Coal Products & Nuclear Fuels	209	737,08	291,44	227	155,94	127,76	1	1,05	1,05
	10. Manufacture of Cement & Cement Products	189	81,23	90,80	372	191,08	176,94	6	17,91	13,60
	11. Basic Metals & Metal Products	2,169	522,06	466,13	3,375	667,74	557,09	13	9,34	3,70
	(a) Iron & Steel	636	252,69	237,75	1,319	378,33	310,07	2	2,45	2,45
	(b) Non-Ferrous Metals	424	24,96	20,36	305	132,47	115,91	-	-	-
	(c) Other Metal Products	1,109	244,41	208,02	1,751	156,94	131,12	11	6,89	1,25
	12. Engineering	2,837	521,81	379,45	4,102	697,78	545,39	21	126,17	95,41
	(a) Heavy Engineering	1,284	219,72	143,98	792	257,76	182,59	4	8,33	9,90
	(b) Light Engineering	913	99,57	75,96	1,812	145,81	110,74	14	82,55	70,00
	(c) Electrical Machinery & Goods	352	143,38	122,58	819	167,81	146,00	1	29	29
	(d) Electronic Machinery & Goods	288	59,14	36,94	679	126,40	106,06	2	35,00	15,23
	13. Vehicles, Vehicle Parts & Transport Equipments	387	68,37	54,85	1,130	145,63	97,81	6	60,01	59,50
	14. Other Industries	34,551	518,10	347,60	53,849	676,26	507,85	70	124,64	121,64
	15. Electricity, Gas & Water	26	134,95	114,12	258	580,19	452,62	3	11,25	1,26
	(a) Electricity Generation & Transmission	14	132,35	111,90	170	563,99	439,32	2	10,25	65
	(b) Non-Conventional Energy	-	-	-	15	55	35	-	-	-
	(c) Gas, Steam & Water Supply	12	2,60	2,22	73	15,64	12,95	1	1,00	61
	16. Construction	147	7,33	7,02	816	112,08	76,38	2	22,50	10,27
III.	TRANSPORT OPERATORS	12,736	83,79	62,94	24,332	220,48	165,23	-	-	-
IV.	PROFESSIONAL AND OTHER SERVICES	11,620	99,30	80,52	72,546	409,22	334,78	2	33	7
V.	PERSONAL LOANS	1,64,376	607,63	503,22	2,56,170	1051,28	866,10	18,271	109,29	34,88

1. Loans for Purchase of Consumer Durables	11,257	21,10	17,77	7,642	18,70	14,21	-	-	-
2. Loans for Housing	24,975	266,55	224,39	43,453	355,97	295,97	7	37	37
3. Rest of the Personal Loans	1,28,144	319,97	261,06	2,05,075	676,61	555,92	18,264	108,91	34,51
VI. TRADE	59,767	496,00	388,68	1,12,538	924,37	686,80	4	29,72	14,95
1. Wholesale Trade	9,317	341,87	262,61	12,214	524,82	373,99	4	29,72	14,95
2. Retail Trade	50,450	154,13	126,07	1,00,324	399,55	312,81	-	-	-
VII FINANCE	452	94,50	66,18	784	552,78	441,29	9	53,29	45,05
VII ALL OTHERS	32,083	570,33	483,48	1,10,676	760,25	659,06	-	-	-
I.									
TOTAL BANK CREDIT	5,86,490	7597,13	5671,89	10,72,857	13524,83	10681,73	18,500	966,13	705,85
OF WHICH: 1. Artisans & Village Industries	15,204	35,07	30,61	23,597	49,13	39,65	-	-	-
2. Other Small Scale Industries	22,049	1023,20	743,40	36,768	2010,77	1545,24	23	27,00	22,96

WESTERN REGION **STATE :GUJARAT** (Amount in Rupees Lakh)

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
I. AGRICULTURE	1,86,111	214,65	186,00	149	9,34	7,03	8,57,496	2263,09	1900,61
1. Direct Finance	1,85,604	211,37	182,96	135	93	89	8,45,131	1892,55	1601,71
2. Indirect Finance	507	3,29	3,04	14	8,41	6,14	12,365	370,54	298,90
II. INDUSTRY	17,382	19,16	14,92	1,606	1035,46	861,45	1,49,233	15041,11	11395,02
1. Mining & Quarrying	22	33	27	3	59	53	923	103,68	81,86
2. Food Manufacturing & Processing	71	1,27	1,08	63	108,78	88,90	3,057	713,07	531,57
(a) Rice Mills, Flour & Dal Mills	11	50	42	5	2,73	1,03	391	53,29	41,27
(b) Sugar	-	-	-	2	2	2	43	9,12	4,99
(c) Edible Oils & Vanaspati	11	7	4	18	78,93	65,90	519	337,67	258,07
(d) Tea Processing	-	-	-	1	20	20	31	3,81	2,14
(e) Processing of Fruits & Vegetables	-	-	-	4	6,20	6,07	67	35,34	29,06
(f) Others	49	70	61	33	20,69	15,67	2,006	273,85	196,03
3. Beverage & Tobacco	12	9	8	2	42	15	478	41,82	24,76
4. Textiles	8	10	9	500	292,10	200,90	11,294	3341,21	2503,56
(a) Cotton Textiles	1	-	-	118	120,92	72,49	2,412	1888,10	1401,80
(b) Jute Textiles	1	5	5	1	15	14	52	3,12	2,29
(c) Handloom Textiles & Khadi	1	3	2	4	2,56	79	169	24,36	20,94
(d) Other Textiles	5	2	2	377	168,46	127,48	8,661	1425,62	1078,53
5. Paper, Paper Products & Printing	14	46	48	61	28,21	20,47	1,912	314,88	251,43
6. Leather & Leather Products	2	1	1	5	6	6	188	11,33	9,97
7. Rubber & Rubber Products	1	2	1	7	44	43	525	47,43	35,48
8. Chemicals & Chemical Products	11	13	14	261	205,22	179,84	8,145	3860,80	2973,77
(a) Heavy Industrial Chemicals	-	-	-	52	33,07	31,43	1,215	660,25	478,27
(b) Fertilisers	-	-	-	7	16,15	13,93	123	532,09	359,13
(c) Drugs & Pharmaceuticals	-	-	-	74	79,72	73,77	1,359	998,48	800,50
(d) Non-Edible Oils	-	-	-	3	47	45	121	98,86	86,04
(e) Other Chemicals & Chemical Products	11	13	14	125	75,82	60,25	5,327	1571,12	1249,82
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	5	2,06	3,52	442	896,14	423,78
10. Manufacture of Cement & Cement Products	2	7	7	6	20,04	18,89	575	310,33	300,29
11. Basic Metals & Metal Products	21	15	9	130	97,56	98,86	5,708	1296,85	1125,88
(a) Iron & Steel	-	-	-	60	66,82	68,15	2,017	700,28	618,43
(b) Non-Ferrous Metals	-	-	-	17	14,62	14,24	746	172,04	150,51
(c) Other Metal Products	21	15	9	53	16,13	16,47	2,945	424,52	356,94
12. Engineering	26	87	66	209	97,76	88,83	7,195	1444,39	1109,75
(a) Heavy Engineering	6	50	34	62	37,78	33,67	2,148	524,09	370,47
(b) Light Engineering	14	34	31	61	13,82	10,56	2,814	342,09	267,56
(c) Electrical Machinery & Goods	4	2	2	58	42,53	41,41	1,234	354,03	310,29
(d) Electronic Machinery & Goods	2	1	-	28	3,63	3,19	999	224,18	161,42
13. Vehicles, Vehicle Parts & Transport Equipments	71	1,00	76	13	18,08	14,56	1,607	293,08	227,48
14. Other Industries	17,111	14,38	11,11	254	99,31	88,09	1,05,835	1432,71	1076,29
15. Electricity, Gas & Water	2	4	3	10	19,16	17,44	299	745,59	585,47
(a) Electricity Generation & Transmission	-	-	-	5	11,44	11,43	191	718,04	563,30

(b) Non-Conventional Energy	-	-	-	4	6,24	4,61	19	6,79	4,96
(c) Gas, Steam & Water Supply	2	4	3	1	1,48	1,40	89	20,77	17,21
16. Construction	8	25	6	77	45,66	39,96	1,050	187,82	133,68
III. TRANSPORT OPERATORS	6,341	32,40	24,60	482	21,65	14,53	43,891	358,31	267,30
IV. PROFESSIONAL AND OTHER SERVICES	9,344	10,97	9,14	309	25,66	19,38	93,821	545,47	443,89
V. PERSONAL LOANS	19,027	36,16	31,94	5,235	56,60	48,67	4,63,079	1860,95	1484,80
1. Loans for Purchase of Consumer Durables	3,539	6,06	4,60	100	72	52	22,538	46,59	37,11
2. Loans for Housing	1,193	6,80	6,28	764	21,32	17,38	70,392	651,02	544,39
3. Rest of the Personal Loans	14,295	23,29	21,05	4,371	34,56	30,76	3,70,149	1163,34	903,30
VI. TRADE	31,223	26,87	21,14	2,765	356,33	249,55	2,06,297	1833,29	1361,12
1. Wholesale Trade	1,081	2,39	1,63	896	321,66	216,44	23,512	1220,46	869,62
2. Retail Trade	30,142	24,48	19,51	1,869	34,67	33,11	1,82,785	612,83	491,50
VII FINANCE	6	10	7	170	116,62	100,98	1,421	817,28	653,58
VII ALL OTHERS	2,726	3,47	3,14	9,376	57,34	55,75	1,54,861	1391,39	1201,42
I.									
TOTAL BANK CREDIT	2,72,160	343,79	290,94	20,092	1679,01	1357,33	19,70,099	24110,90	18707,74
OF WHICH: 1. Artisans & Village Industries	16,086	12,19	9,43	59	20	12	54,946	96,59	79,81
2. Other Small Scale Industries	938	3,32	2,70	485	113,39	96,81	60,263	3177,69	2411,11