

Table No. 5.7 - State and Population 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	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	5,74,183	1203,69	1031,70	2,49,846	652,10	532,95
1. Direct Finance	5,68,031	1101,16	943,22	2,46,839	566,07	463,09
2. Indirect Finance	6,152	102,52	88,49	3,007	86,03	69,86
II. INDUSTRY	45,470	2442,71	1606,75	44,248	2142,72	1685,79
1. Mining & Quarrying	213	45,76	33,63	383	16,76	13,27
2. Food Manufacturing & Processing	1,016	32,74	26,48	974	212,40	130,72
(a) Rice Mills, Flour & Dal Mills	102	9,14	7,89	167	24,03	18,89
(b) Sugar	10	89	1,24	22	7,37	3,10
(c) Edible Oils & Vanaspati	155	12,29	8,59	180	56,50	40,86
(d) Tea Processing	4	2	1	9	1,40	1,17
(e) Processing of Fruits & Vegetables	5	15	14	18	6,38	3,17
(f) Others	740	10,26	8,60	578	116,70	63,53
3. Beverage & Tobacco	172	5,00	3,80	214	11,70	8,88
4. Textiles	830	179,16	139,52	1,346	252,81	190,72
(a) Cotton Textiles	264	115,81	94,65	699	103,84	74,82
(b) Jute Textiles	5	22	8	7	58	41
(c) Handloom Textiles & Khadi	21	34	26	49	6,52	5,87
(d) Other Textiles	540	62,79	44,53	591	141,86	109,62
5. Paper, Paper Products & Printing	290	76,00	56,19	469	89,11	75,98
6. Leather & Leather Products	16	75	63	48	3,44	3,47
7. Rubber & Rubber Products	94	10,57	7,85	153	10,14	8,12
8. Chemicals & Chemical Products	1,058	602,76	430,36	1,927	757,53	617,77
(a) Heavy Industrial Chemicals	108	153,85	97,63	309	163,98	131,13
(b) Fertilisers	14	140,34	97,45	26	101,52	82,24
(c) Drugs & Pharmaceuticals	127	62,56	41,79	283	114,75	92,11
(d) Non-Edible Oils	16	1,15	1,16	52	37,72	26,93
(e) Other Chemicals & Chemical Products	793	244,85	192,34	1,257	339,56	285,37
9. Petroleum, Coal Products & Nuclear Fuels	98	742,58	297,68	64	12,19	11,67
10. Manufacture of Cement & Cement Products	136	94,24	93,06	221	28,46	26,70
11. Basic Metals & Metal Products	565	169,85	147,28	946	145,10	128,11
(a) Iron & Steel	139	43,23	40,60	332	78,88	68,89
(b) Non-Ferrous Metals	72	21,73	14,36	78	20,03	16,20
(c) Other Metal Products	354	104,89	92,33	536	46,19	43,03
12. Engineering	696	92,53	76,00	1,285	223,68	164,16
(a) Heavy Engineering	131	16,58	11,57	311	118,17	71,53
(b) Light Engineering	324	18,92	11,99	477	29,50	24,60
(c) Electrical Machinery & Goods	140	28,17	27,97	270	41,08	35,19
(d) Electronic Machinery & Goods	101	28,86	24,47	227	34,94	32,84
13. Vehicles, Vehicle Parts & Transport Equipments	525	21,62	12,17	469	104,18	85,36
14. Other Industries	39,570	167,61	148,27	35,503	258,83	208,65
15. Electricity, Gas & Water	23	173,80	119,96	39	4,83	2,70
(a) Electricity Generation & Transmission	16	173,74	119,91	16	1,79	26
(b) Non-Conventional Energy	1	1	-	1	5	4
(c) Gas, Steam & Water Supply	6	5	5	22	3,00	2,40
16. Construction	168	27,75	13,87	207	11,56	9,49
III. TRANSPORT OPERATORS	18,796	127,65	91,99	12,386	95,62	69,39
IV. PROFESSIONAL AND OTHER SERVICES	33,589	62,94	49,27	29,340	107,71	84,79
V. PERSONAL LOANS	86,785	255,84	217,82	1,10,051	387,36	314,11
1. Loans for Purchase of Consumer Durables	6,125	11,93	9,98	6,717	11,51	9,04
2. Loans for Housing	8,729	65,01	52,28	17,184	148,82	121,25
3. Rest of the Personal Loans	71,931	178,90	155,56	86,150	227,03	183,82
VI. TRADE	97,182	171,62	141,86	63,473	277,26	220,22
1. Wholesale Trade	7,732	47,32	40,59	9,640	110,01	79,28
2. Retail Trade	89,450	124,30	101,27	53,833	167,25	140,94
VII. FINANCE	76	6,14	5,10	315	36,12	25,77
VIII. ALL OTHERS	31,615	170,89	162,44	37,524	233,59	189,31

TOTAL BANK CREDIT	8,87,696	4441,48	3306,94	5,47,183	3932,48	3122,34
OF WHICH: 1. Artisans & Village Industries	30,240	38,88	31,64	18,383	29,73	25,25
2. Other Small Scale Industries	10,403	280,86	239,51	17,093	687,39	551,87

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	22,671	176,64	144,24	10,796	230,66	191,72
1. Direct Finance	22,216	144,53	124,27	8,045	80,79	71,14
2. Indirect Finance	455	32,11	19,98	2,751	149,88	120,57
II. INDUSTRY	21,940	1815,04	1342,31	37,575	8640,64	6760,17
1. Mining & Quarrying	131	12,87	9,65	196	28,30	25,31
2. Food Manufacturing & Processing	567	117,63	75,74	500	350,30	298,63
(a) Rice Mills, Flour & Dal Mills	54	5,76	3,34	68	14,35	11,15
(b) Sugar	5	71	53	6	14	12
(c) Edible Oils & Vanaspati	94	56,93	28,79	90	211,94	179,83
(d) Tea Processing	-	-	-	18	2,39	95
(e) Processing of Fruits & Vegetables	10	1,54	1,38	34	27,27	24,37
(f) Others	404	52,68	41,70	284	94,20	82,20
3. Beverage & Tobacco	43	4,84	4,77	49	20,29	7,31
4. Textiles	321	139,37	114,78	8,797	2769,87	2058,53
(a) Cotton Textiles	82	19,62	17,03	1,367	1648,83	1215,30
(b) Jute Textiles	14	58	17	26	1,73	1,63
(c) Handloom Textiles & Khadi	10	41	39	89	17,10	14,41
(d) Other Textiles	215	118,76	97,19	7,315	1102,21	827,19
5. Paper, Paper Products & Printing	276	22,98	17,22	877	126,79	102,03
6. Leather & Leather Products	25	1,85	55	99	5,29	5,31
7. Rubber & Rubber Products	63	4,36	3,55	215	22,36	15,97
8. Chemicals & Chemical Products	1,252	261,99	195,73	3,908	2238,52	1729,90
(a) Heavy Industrial Chemicals	150	61,93	51,37	648	280,49	198,14
(b) Fertilisers	24	91,60	50,11	59	198,61	129,34
(c) Drugs & Pharmaceuticals	243	34,16	28,27	706	787,01	638,34
(d) Non-Edible Oils	9	1,07	44	44	58,92	57,51
(e) Other Chemicals & Chemical Products	826	73,23	65,55	2,451	913,49	706,56
9. Petroleum, Coal Products & Nuclear Fuels	67	63,90	56,61	213	77,46	57,82
10. Manufacture of Cement & Cement Products	98	96,28	87,54	120	91,35	92,99
11. Basic Metals & Metal Products	1,844	276,11	212,20	2,353	705,80	638,29
(a) Iron & Steel	595	165,15	115,32	951	413,04	393,62
(b) Non-Ferrous Metals	422	58,51	55,96	174	71,77	64,00
(c) Other Metal Products	827	52,45	40,92	1,228	220,99	180,67
12. Engineering	1,868	263,83	187,26	3,346	864,34	682,33
(a) Heavy Engineering	934	132,55	79,27	772	256,79	208,10
(b) Light Engineering	693	76,33	64,80	1,320	217,34	166,17
(c) Electrical Machinery & Goods	120	32,84	28,58	704	251,94	218,55
(d) Electronic Machinery & Goods	121	22,11	14,61	550	138,27	89,50
13. Vehicles, Vehicle Parts & Transport Equipments	228	37,31	29,76	385	129,97	100,18
14. Other Industries	14,977	457,10	303,75	15,785	549,17	415,62
15. Electricity, Gas & Water	43	43,12	33,05	194	523,83	429,76
(a) Electricity Generation & Transmission	16	36,07	28,19	143	506,44	414,94
(b) Non-Conventional Energy	1	2	3	16	6,71	4,89
(c) Gas, Steam & Water Supply	26	7,03	4,83	35	10,69	9,94
16. Construction	137	11,49	10,14	538	137,02	100,19
III. TRANSPORT OPERATORS	4,731	40,96	30,66	7,978	94,08	75,25
IV. PROFESSIONAL AND OTHER SERVICES	14,193	101,09	83,04	16,699	273,73	226,79
V. PERSONAL LOANS	91,014	332,68	283,59	1,75,229	885,07	669,28
1. Loans for Purchase of Consumer Durables	4,866	9,47	7,63	4,830	13,68	10,45
2. Loans for Housing	15,183	133,89	115,90	29,296	303,29	254,97
3. Rest of the Personal Loans	70,965	189,31	160,07	1,41,103	568,10	403,86
VI. TRADE	22,942	303,53	248,79	22,700	1080,88	750,25
1. Wholesale Trade	1,945	202,60	170,61	4,195	860,53	579,13
2. Retail Trade	20,997	100,93	78,18	18,505	220,35	171,11
VII. FINANCE	328	31,53	21,97	702	743,48	600,73
VIII. ALL OTHERS	23,918	228,21	173,70	61,804	758,70	675,97
TOTAL BANK CREDIT	2,01,737	3029,67	2328,31	3,33,483	12707,27	9950,16
OF WHICH: 1. Artisans & Village Industries	4,016	11,15	8,97	2,307	16,82	13,95
2. Other Small Scale Industries	12,535	491,47	320,43	20,232	1717,98	1299,29