

Table No. 5.9 - District-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation - March 1998 (Part 18 of 25)

WESTERN REGION		STATE : GOA			
OCCUPATION		NORTH GOA		SOUTH GOA	
		No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
		1	2	3	4
I. AGRICULTURE		7,516	30,03,52	3,728	18,96,63
1. Direct Finance		7,275	27,31,52	3,610	18,02,52
2. Indirect Finance		241	2,72,00	118	94,11
II. INDUSTRY		3,998	337,32,22	2,624	223,76,62
1. Mining & Quarrying		131	103,36,56	168	58,73,98
2. Manufacturing & Processing		3,418	220,56,35	2,203	150,18,49
3. Electricity, Gas & Water		10	1,25,96	10	77,37
4. Construction		439	12,13,35	243	14,06,78
III. TRANSPORT OPERATORS		3,304	44,81,24	2,042	31,27,01
IV. PROFESSIONAL AND OTHER SERVICES		4,245	56,79,18	2,936	28,88,70
V. PERSONAL LOANS		27,447	117,41,43	19,269	78,08,63
1. Loans for Purchase of Consumer Durables		1,563	4,07,34	1,158	2,87,64
2. Loans for Housing		2,525	24,72,79	1,695	15,06,99
3. Rest of the Personal Loans		23,359	88,61,30	16,416	60,14,00
VI. TRADE		5,306	49,83,86	3,597	58,68,88
1. Wholesale Trade		395	19,04,04	230	9,02,22
2. Retail Trade		4,911	30,79,82	3,367	49,66,66
VII. FINANCE		52	50,29,39	17	3,14,58
VIII. ALL OTHERS		8,406	47,33,43	5,640	24,11,16
TOTAL BANK CREDIT		60,274	733,84,27	39,853	466,92,21
OF WHICH:	1. Artisans & Village Industries	482	2,49,63	238	1,16,48
	2. Other Small Scale Industries	1,864	81,74,59	1,266	36,28,64

STATE : GUJARAT		AHMEDABAD		AMRELI		ANAND		BANASKANTHA	
OCCUPATION		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
I. AGRICULTURE		23,655	134,43,07	58,171	81,24,78	31,527	106,39,34	45,957	98,94,55
1. Direct Finance		20,792	108,29,62	58,099	80,04,83	30,695	84,73,54	45,762	89,54,51
2. Indirect Finance		2,863	26,13,45	72	1,19,95	832	21,65,80	195	9,40,04
II. INDUSTRY		24,623	4314,24,31	4,533	60,48,07	2,643	165,17,69	4,434	13,67,19
1. Mining & Quarrying		182	23,15,95	3	4,42	17	21,58	50	2,88,62
2. Manufacturing & Processing		24,039	4115,64,13	4,517	60,38,86	2,606	164,50,77	4,368	10,27,54
3. Electricity, Gas & Water		82	99,49,35	2	35	3	8,39	2	5,64
4. Construction		320	75,94,88	11	4,44	17	36,95	14	45,39
III. TRANSPORT OPERATORS		5,253	45,16,85	996	1,79,91	2,328	10,33,93	1,562	3,31,08
IV. PROFESSIONAL AND OTHER SERVICES		13,549	157,37,00	3,065	4,13,32	2,243	16,96,69	2,432	3,52,54
V. PERSONAL LOANS		1,25,896	466,52,31	9,193	14,76,62	16,389	58,87,26	8,640	17,04,71
1. Loans for Purchase of Consumer Durables		4,083	7,27,53	879	80,65	384	56,52	266	23,41
2. Loans for Housing		19,895	181,61,63	1,190	4,49,06	1,860	19,36,88	892	4,87,55
3. Rest of the Personal Loans		1,01,918	277,63,15	7,124	9,46,91	14,145	38,93,86	7,482	11,93,75
VI. TRADE		19,166	573,23,61	7,403	11,36,86	6,198	27,87,72	6,927	12,87,49
1. Wholesale Trade		2,998	456,50,38	951	2,57,69	963	10,64,25	674	2,52,79
2. Retail Trade		16,168	116,73,23	6,452	8,79,17	5,235	17,23,47	6,253	10,34,70
VII. FINANCE		533	584,88,06	1	-	148	2,79,86	3	2,65
VIII. ALL OTHERS		32,735	370,04,62	1,624	4,05,19	6,751	36,72,26	2,003	7,33,40
TOTAL BANK CREDIT		2,45,410	6645,89,83	84,986	177,84,75	68,227	425,14,75	71,958	156,73,61
OF WHICH:	1. Artisans & Village Industries	3,781	9,96,18	2,518	2,96,51	874	2,38,45	3,205	3,30,57
	2. Other Small Scale Industries	11,508	743,05,59	1,570	2,69,73	1,139	51,83,08	928	5,25,83

BHARUCH	BHAVNAGAR	DAHOD	DANGS
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OCCUPATION	No. of Accounts		Amount Out- standing		No. of Accounts		Amount Out- standing		No. of Accounts		Amount Out- standing	
	9		10		11		12		13		14	
I. AGRICULTURE	43,167	74,95,01	30,665	68,75,71	31,248	33,23,73	4,659	3,31,18				
1. Direct Finance	42,952	72,08,55	30,315	58,65,99	30,965	32,58,02	4,659	3,31,18				
2. Indirect Finance	215	2,86,46	350	10,09,72	283	65,71	-	-				
II. INDUSTRY	4,756	642,13,51	11,628	281,76,73	2,906	5,90,14	623	6,20,55				
1. Mining & Quarrying	19	33,55	62	93,29	6	10,92	-	-				
2. Manufacturing & Processing	4,705	604,82,30	11,509	271,90,38	2,895	5,77,26	622	6,19,56				
3. Electricity, Gas & Water	12	36,60,74	17	5,98,70	-	-	-	-				
4. Construction	20	36,92	40	2,94,36	5	1,96	1	99				
III. TRANSPORT OPERATORS	2,777	16,45,68	1,855	8,49,86	585	2,95,17	120	56,57				
IV. PROFESSIONAL AND OTHER SERVICES	2,721	13,35,29	6,550	18,35,21	1,540	1,55,27	374	34,33				
V. PERSONAL LOANS	11,623	29,38,03	33,943	87,33,08	5,557	9,77,25	523	1,21,43				
1. Loans for Purchase of Consumer Durables	633	1,04,46	965	1,53,90	688	70,89	124	20,49				
2. Loans for Housing	1,404	8,69,42	3,987	35,28,07	464	2,09,23	36	21,72				
3. Rest of the Personal Loans	9,586	19,64,15	28,991	50,51,11	4,405	6,97,13	363	79,22				
VI. TRADE	15,286	19,90,06	13,971	144,49,92	7,058	8,89,69	1,029	91,55				
1. Wholesale Trade	394	3,81,24	1,492	113,33,08	194	88,04	401	30,21				
2. Retail Trade	14,892	16,08,82	12,479	31,16,84	6,864	8,01,65	628	61,34				
VII. FINANCE	37	2,08,79	9	5,83,94	15	2,89,42	-	-				
VIII. ALL OTHERS	3,741	46,80,68	5,019	77,40,23	1,354	1,58,63	199	44,14				
TOTAL BANK CREDIT	84,108	845,07,05	1,03,640	692,44,68	50,263	66,79,30	7,527	12,99,75				
OF WHICH: 1. Artisans & Village Industries	2,641	2,33,70	3,566	6,49,80	2,480	1,46,67	541	41,46				
2. Other Small Scale Industries	1,358	57,24,99	6,506	147,94,07	224	3,78,76	61	25,78				

OCCUPATION	GANDHINAGAR		JAMNAGAR		JUNAGADH		KACHCHH	
	No. of Accounts		No. of Accounts		No. of Accounts		No. of Accounts	
	Amount Out- standing		Amount Out- standing		Amount Out- standing		Amount Out- standing	
	17	18	19	20	21	22	23	24
I. AGRICULTURE	5,033	16,34,03	66,205	86,07,26	65,807	119,06,18	14,480	62,82,60
1. Direct Finance	3,982	9,91,27	66,047	84,35,48	65,571	108,72,11	14,262	58,65,37
2. Indirect Finance	1,051	6,42,76	158	1,71,78	236	10,34,07	218	4,17,23
II. INDUSTRY	861	144,98,15	6,247	188,86,17	6,117	114,04,71	6,642	230,72,28
1. Mining & Quarrying	-	-	34	2,16,30	17	26,77	85	28,08,08
2. Manufacturing & Processing	846	132,29,63	6,170	175,29,68	6,068	113,61,49	6,482	156,71,51
3. Electricity, Gas & Water	4	9,81,23	5	74,76	11	8,01	4	41,79,62
4. Construction	11	2,87,29	38	10,65,43	21	8,44	71	4,13,07
III. TRANSPORT OPERATORS	840	3,16,21	2,094	10,00,51	1,565	5,83,68	2,452	23,39,51
IV. PROFESSIONAL AND OTHER SERVICES	747	2,84,31	5,101	23,86,75	5,163	8,31,88	5,186	13,42,71
V. PERSONAL LOANS	10,164	27,21,02	15,975	41,40,14	13,752	41,25,21	14,045	41,57,12
1. Loans for Purchase of Consumer Durables	374	89,25	1,660	2,25,48	1,458	1,51,59	887	1,67,11
2. Loans for Housing	1,435	9,71,42	2,208	14,71,63	2,682	18,22,79	2,194	12,79,39
3. Rest of the Personal Loans	8,355	16,60,35	12,107	24,43,03	9,612	21,50,83	10,964	27,10,62
VI. TRADE	1,109	5,20,51	9,862	23,94,37	12,609	30,99,12	9,352	35,20,59
1. Wholesale Trade	171	1,16,33	727	9,26,63	1,345	14,81,22	1,586	8,28,24
2. Retail Trade	938	4,04,18	9,135	14,67,74	11,264	16,17,90	7,766	26,92,35
VII. FINANCE	10	66,89	29	4,96,17	11	3,75,93	14	4,38,99
VIII. ALL OTHERS	1,287	7,79,69	5,432	22,08,14	4,737	25,98,60	5,967	25,69,54
TOTAL BANK CREDIT	20,051	208,20,81	1,10,945	401,19,51	1,09,761	349,25,31	58,138	437,23,34
OF WHICH: 1. Artisans & Village Industries	425	47,80	2,720	2,97,74	2,793	3,19,18	4,681	4,45,99
2. Other Small Scale Industries	257	19,03,05	2,380	36,27,35	2,167	31,39,36	1,034	28,64,13

OCCUPATION	KHEDA		MAHESANA		PANCH MAHALS		PATAN	
	No. of Accounts		No. of Accounts		No. of Accounts		No. of Accounts	
	Amount Out- standing		Amount Out- standing		Amount Out- standing		Amount Out- standing	
	25	26	27	28	29	30	31	32
I. AGRICULTURE	35,394	86,90,83	32,212	82,40,28	34,323	43,70,92	16,909	38,88,65
1. Direct Finance	34,216	74,18,63	31,725	77,61,72	34,288	43,05,47	16,636	35,62,60
2. Indirect Finance	1,178	12,72,20	487	4,78,56	35	65,45	273	3,26,05
II. INDUSTRY	2,161	46,84,81	3,910	274,43,40	4,295	189,45,83	2,134	22,29,94
1. Mining & Quarrying	21	73,76	22	3,11,16	46	1,53,99	15	70,98

2.	Manufacturing & Processing	2,123	45,97,24	3,863	269,14,80	4,233	187,39,78	2,114	21,39,92
3.	Electricity, Gas & Water	-	-	3	5,17	6	42,09	1	4,41
4.	Construction	17	13,81	22	2,12,27	10	9,97	4	14,63
III.	TRANSPORT OPERATORS	1,899	9,67,27	2,069	9,25,70	903	5,51,44	1,150	3,38,97
IV.	PROFESSIONAL AND OTHER SERVICES	2,879	6,23,90	3,055	7,46,21	1,836	3,95,03	1,154	2,94,07
V.	PERSONAL LOANS	15,083	42,36,87	14,326	33,31,05	7,507	19,69,99	5,837	14,76,05
1.	Loans for Purchase of Consumer Durables	621	1,01,20	305	43,99	498	80,12	106	8,71
2.	Loans for Housing	2,687	14,09,23	1,847	10,53,39	835	6,79,53	1,303	6,63,27
3.	Rest of the Personal Loans	11,775	27,26,44	12,174	22,33,67	6,174	12,10,34	4,428	8,04,07
VI.	TRADE	7,477	24,49,21	5,537	11,05,38	7,961	13,00,64	4,015	17,37,89
1.	Wholesale Trade	411	9,93,86	410	2,98,01	418	3,25,20	609	12,96,67
2.	Retail Trade	7,066	14,55,35	5,127	8,07,37	7,543	9,75,44	3,406	4,41,22
VII.	FINANCE	84	3,43,12	16	2,32,43	16	2,87,25	3	12,85
VIII.	ALL OTHERS	5,046	11,97,22	6,983	17,25,16	2,720	15,72,07	2,908	10,02,01
TOTAL BANK CREDIT		70,023	231,93,23	68,108	437,49,61	59,561	293,93,17	34,110	109,80,43
OF WHICH: 1. Artisans & Village Industries		916	1,31,82	1,714	1,37,53	2,751	2,16,50	1,491	1,04,56
2. Other Small Scale Industries		697	14,76,29	1,531	82,05,18	1,012	55,89,56	312	16,10,17

OCCUPATION		PORBANDAR		RAJKOT		SABARKANTHA		SURAT	
		No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
		33	34	35	36	37	38	39	40
I.	AGRICULTURE	10,989	70,65,53	72,144	120,60,91	40,831	91,70,62	61,184	129,76,06
	1. Direct Finance	10,960	69,60,03	71,636	102,91,01	40,280	85,04,14	60,329	116,25,31
	2. Indirect Finance	29	1,05,50	508	17,69,90	551	6,66,48	855	13,50,75
II.	INDUSTRY	1,136	123,43,18	13,198	344,75,10	4,378	33,49,93	12,947	1062,59,79
	1. Mining & Quarrying	59	6,98,57	39	1,15,77	28	90,62	45	2,29,74
	2. Manufacturing & Processing	1,065	116,06,75	13,122	339,35,45	4,323	31,82,09	12,805	971,68,63
	3. Electricity, Gas & Water	4	6,12	4	6,00	-	-	24	87,17,31
	4. Construction	8	31,74	33	4,17,88	27	77,22	73	1,44,11
III.	TRANSPORT OPERATORS	562	6,66,59	1,844	10,68,64	1,773	6,58,64	2,730	27,42,18
IV.	PROFESSIONAL AND OTHER SERVICES	1,420	3,35,82	7,161	29,61,24	3,105	6,01,20	5,246	31,24,28
V.	PERSONAL LOANS	4,577	14,32,58	25,698	95,16,78	8,451	21,63,84	32,670	114,52,18
	1. Loans for Purchase of Consumer Durables	393	81,32	1,729	2,33,87	545	56,75	1,018	2,44,98
	2. Loans for Housing	619	4,35,41	5,347	40,93,65	1,116	6,63,65	4,235	32,04,49
	3. Rest of the Personal Loans	3,565	9,15,85	18,622	51,89,26	6,790	14,43,44	27,417	80,02,71
VI.	TRADE	2,939	20,25,11	13,350	54,19,13	6,857	20,92,14	12,815	130,01,82
	1. Wholesale Trade	132	13,23,51	2,334	24,69,00	768	9,00,08	2,581	87,68,72
	2. Retail Trade	2,807	7,01,60	11,016	29,50,13	6,089	11,92,06	10,234	42,33,10
VII.	FINANCE	2	2,09	232	5,44,25	6	49,30	92	9,38,70
VIII.	ALL OTHERS	882	6,56,84	9,099	56,34,18	2,595	7,87,66	13,250	86,46,66
TOTAL BANK CREDIT		22,507	245,27,74	1,42,726	716,80,23	67,996	188,73,33	1,40,934	1591,41,67
OF WHICH: 1. Artisans & Village Industries		330	35,00	3,604	5,21,75	2,948	3,25,04	2,230	6,13,40
2. Other Small Scale Industries		410	3,29,64	6,858	117,91,73	1,120	8,90,94	6,851	393,85,85

OCCUPATION	SURENDRANAGAR		VADODARA		VALSAD	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	41	42	43	44	45	46
I. AGRICULTURE	22,366	42,07,40	65,766	215,75,56	44,804	92,56,70
1. Direct Finance	22,285	40,96,72	64,637	88,36,35	44,038	77,18,92
2. Indirect Finance	81	1,10,68	1,129	127,39,21	766	15,37,78
II. INDUSTRY	7,936	157,28,73	10,996	2237,09,02	10,129	735,12,30
1. Mining & Quarrying	76	43,61	63	3,53,95	34	2,24,15
2. Manufacturing & Processing	7,851	156,80,71	10,630	1905,75,23	10,005	731,16,36
3. Electricity, Gas & Water	-	-	102	302,82,76	13	16,78
4. Construction	9	4,41	201	24,97,08	77	1,55,01
III. TRANSPORT OPERATORS	311	2,17,88	4,931	34,24,94	3,292	20,18,88
IV. PROFESSIONAL AND OTHER SERVICES	2,130	3,00,03	6,544	57,74,99	10,620	28,27,40
V. PERSONAL LOANS	7,995	18,95,72	49,404	184,94,78	25,831	88,76,16
1. Loans for Purchase of Consumer Durables	452	50,53	1,241	2,94,68	3,229	6,43,16
2. Loans for Housing	828	6,61,32	9,527	72,28,49	3,801	31,37,96

3. Rest of the Personal Loans	6,715	11,83,87	38,636	109,71,61	18,801	50,95,04
VI. TRADE	8,883	13,20,34	16,405	120,59,62	10,088	41,09,00
1. Wholesale Trade	1,484	5,62,34	1,495	59,96,46	974	16,17,71
2. Retail Trade	7,399	7,58,00	14,910	60,63,16	9,114	24,91,29
VII. FINANCE	11	35,61	125	12,40,79	24	4,41,03
VIII. ALL OTHERS	2,189	6,56,38	30,804	329,99,23	7,536	26,69,89
TOTAL BANK CREDIT	51,821	243,62,09	1,84,975	3192,78,93	1,12,324	1037,11,36
OF WHICH: 1. Artisans & Village Industries	4,833	3,88,03	1,767	8,15,55	2,137	6,47,90
2. Other Small Scale Industries	2,534	17,74,34	5,549	267,62,27	4,257	305,53,06