

**Table No. 5.6 - State and Bank Group-Wise Classification of  
Outstanding Credit of Scheduled Commercial Banks According to  
Occupation - March 1999 (Part 23 of 32)**

WESTERN REGION (contd.)

STATE : GUJARAT

(Amount in Rupees Lakh)

| OCCUPATION                                     | STATE BANK OF INDIA<br>AND ITS ASSOCIATES |                 |                            | NATIONALISED BANKS |                 |                            |
|------------------------------------------------|-------------------------------------------|-----------------|----------------------------|--------------------|-----------------|----------------------------|
|                                                | No. of<br>Accounts                        | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts | Credit<br>Limit | Amount<br>Out-<br>standing |
|                                                | 1                                         | 2               | 3                          | 4                  | 5               | 6                          |
| <b>I. AGRICULTURE</b>                          | <b>2,48,496</b>                           | <b>818,45</b>   | <b>675,40</b>              | <b>3,84,928</b>    | <b>1637,47</b>  | <b>1307,33</b>             |
| 1. Direct Finance                              | 2,46,778                                  | 670,09          | 562,03                     | 3,81,423           | 1215,68         | 998,15                     |
| 2. Indirect Finance                            | 1,718                                     | 148,37          | 113,37                     | 3,505              | 421,80          | 309,18                     |
| <b>II. INDUSTRY</b>                            | <b>65,467</b>                             | <b>6044,08</b>  | <b>4687,89</b>             | <b>1,00,326</b>    | <b>9181,29</b>  | <b>7086,28</b>             |
| 1. Mining & Quarrying                          | 109                                       | 25,21           | 20,96                      | 312                | 56,77           | 47,21                      |
| 2. Food Manufacturing & Processing             | 747                                       | 172,65          | 103,09                     | 1,746              | 523,26          | 387,55                     |
| (a) Rice Mills, Flour & Dal Mills              | 76                                        | 17,28           | 13,97                      | 349                | 57,38           | 45,15                      |
| (b) Sugar                                      | 4                                         | 2,32            | 96                         | 3                  | 1,28            | 1,65                       |
| (c) Edible Oils & Vanaspati                    | 232                                       | 82,93           | 39,11                      | 184                | 152,22          | 102,27                     |
| (d) Tea Processing                             | 2                                         | 9,73            | 3,20                       | 19                 | 5,38            | 4,87                       |
| (e) Processing of Fruits &<br>Vegetables       | 10                                        | 6,19            | 3,21                       | 77                 | 13,44           | 10,97                      |
| (f) Others                                     | 423                                       | 54,20           | 42,65                      | 1,114              | 293,56          | 222,63                     |
| 3. Beverage & Tobacco                          | 41                                        | 3,19            | 2,51                       | 186                | 46,57           | 16,11                      |
| 4. Textiles                                    | 1,985                                     | 1061,06         | 767,23                     | 8,715              | 1990,46         | 1486,50                    |
| (a) Cotton Textiles                            | 555                                       | 793,45          | 557,38                     | 1,983              | 1012,94         | 758,79                     |
| (b) Jute Textiles                              | 8                                         | 66              | 12                         | 10                 | 3,86            | 2,28                       |
| (c) Handloom Textiles & Khadi                  | 136                                       | 5,42            | 4,58                       | 634                | 43,02           | 35,71                      |
| (d) Other Textiles                             | 1,286                                     | 261,53          | 205,16                     | 6,088              | 930,64          | 689,71                     |
| 5. Paper, Paper Products & Printing            | 315                                       | 109,98          | 86,69                      | 1,868              | 202,45          | 148,94                     |
| 6. Leather & Leather Products                  | 45                                        | 3,68            | 3,14                       | 175                | 7,79            | 6,07                       |
| 7. Rubber & Rubber Products                    | 98                                        | 15,38           | 8,38                       | 341                | 26,44           | 20,54                      |
| 8. Chemicals & Chemical Products               | 1,824                                     | 1357,79         | 1019,99                    | 6,773              | 2550,61         | 2010,60                    |
| (a) Heavy Industrial Chemicals                 | 266                                       | 333,76          | 242,96                     | 862                | 486,36          | 360,09                     |
| (b) Fertilisers                                | 21                                        | 47,63           | 27,42                      | 102                | 515,37          | 409,63                     |
| (c) Drugs & Pharmaceuticals                    | 286                                       | 327,93          | 258,98                     | 1,362              | 554,95          | 418,48                     |
| (d) Non-Edible Oils                            | 33                                        | 77,11           | 73,30                      | 66                 | 69,01           | 64,28                      |
| (e) Other Chemicals & Chemical<br>Products     | 1,218                                     | 571,35          | 417,34                     | 4,381              | 924,93          | 758,12                     |
| 9. Petroleum, Coal Products &<br>Nuclear Fuels | 81                                        | 775,63          | 735,95                     | 183                | 205,64          | 184,58                     |
| 10. Manufacture of Cement & Cement<br>Products | 81                                        | 187,63          | 159,92                     | 277                | 223,42          | 188,21                     |
| 11. Basic Metals & Metal Products              | 1,186                                     | 552,83          | 444,21                     | 3,824              | 742,76          | 605,65                     |
| (a) Iron & Steel                               | 364                                       | 226,09          | 179,56                     | 1,157              | 399,06          | 323,32                     |
| (b) Non-Ferrous Metals                         | 198                                       | 46,56           | 35,12                      | 255                | 126,65          | 92,26                      |
| (c) Other Metal Products                       | 624                                       | 280,17          | 229,52                     | 2,412              | 217,04          | 190,07                     |
| 12. Engineering                                | 1,666                                     | 549,39          | 428,96                     | 3,887              | 757,49          | 560,01                     |
| (a) Heavy Engineering                          | 505                                       | 220,36          | 160,53                     | 504                | 231,70          | 159,04                     |
| (b) Light Engineering                          | 776                                       | 160,26          | 128,21                     | 1,753              | 118,51          | 80,43                      |
| (c) Electrical Machinery & Goods               | 300                                       | 141,83          | 114,41                     | 1,296              | 255,01          | 203,88                     |
| (d) Electronic Machinery &                     | 85                                        | 26,95           | 25,82                      | 334                | 152,28          | 116,67                     |

|                                                   |                                                |                 |                |                |                  |                 |                 |
|---------------------------------------------------|------------------------------------------------|-----------------|----------------|----------------|------------------|-----------------|-----------------|
|                                                   | Goods                                          |                 |                |                |                  |                 |                 |
| 13.                                               | Vehicles, Vehicle Parts & Transport Equipments | 650             | 73,43          | 67,29          | 789              | 146,01          | 114,08          |
| 14.                                               | Other Industries                               | 56,500          | 875,54         | 616,77         | 70,032           | 794,73          | 554,54          |
| 15.                                               | Electricity, Gas & Water                       | 26              | 273,34         | 219,18         | 167              | 707,76          | 604,95          |
|                                                   | (a) Electricity Generation & Transmission      | 18              | 270,57         | 216,82         | 118              | 694,60          | 596,81          |
|                                                   | (b) Non-Conventional Energy                    | -               | -              | -              | 9                | 65              | 50              |
|                                                   | (c) Gas, Steam & Water Supply                  | 8               | 2,77           | 2,36           | 40               | 12,52           | 7,65            |
| 16.                                               | Construction                                   | 113             | 7,37           | 3,62           | 1,051            | 199,14          | 150,75          |
| <b>III.</b>                                       | <b>TRANSPORT OPERATORS</b>                     | <b>8,180</b>    | <b>73,50</b>   | <b>45,61</b>   | <b>22,057</b>    | <b>245,67</b>   | <b>186,29</b>   |
| <b>IV.</b>                                        | <b>PROFESSIONAL AND OTHER SERVICES</b>         | <b>13,319</b>   | <b>117,91</b>  | <b>93,32</b>   | <b>53,755</b>    | <b>385,12</b>   | <b>293,79</b>   |
| <b>V.</b>                                         | <b>PERSONAL LOANS</b>                          | <b>1,39,466</b> | <b>623,13</b>  | <b>517,53</b>  | <b>3,18,960</b>  | <b>1415,97</b>  | <b>1120,29</b>  |
| 1.                                                | Loans for Purchase of Consumer Durables        | 12,069          | 26,39          | 20,30          | 10,503           | 30,10           | 23,16           |
| 2.                                                | Loans for Housing                              | 22,270          | 288,98         | 250,26         | 64,528           | 507,78          | 409,70          |
| 3.                                                | Rest of the Personal Loans                     | 1,05,127        | 307,77         | 246,97         | 2,43,929         | 878,09          | 687,43          |
| <b>VI.</b>                                        | <b>TRADE</b>                                   | <b>50,638</b>   | <b>633,87</b>  | <b>452,37</b>  | <b>1,08,146</b>  | <b>1298,96</b>  | <b>967,20</b>   |
| 1.                                                | Wholesale Trade                                | 5,591           | 440,84         | 301,94         | 9,246            | 797,81          | 600,54          |
| 2.                                                | Retail Trade                                   | 45,047          | 193,03         | 150,43         | 98,900           | 501,15          | 366,66          |
| <b>VII.</b>                                       | <b>FINANCE</b>                                 | <b>1,816</b>    | <b>112,37</b>  | <b>64,23</b>   | <b>955</b>       | <b>625,77</b>   | <b>410,84</b>   |
| <b>VIII.</b>                                      | <b>ALL OTHERS</b>                              | <b>39,390</b>   | <b>519,15</b>  | <b>352,33</b>  | <b>91,810</b>    | <b>882,00</b>   | <b>701,47</b>   |
| <b>TOTAL BANK CREDIT</b>                          |                                                | <b>5,66,772</b> | <b>8942,46</b> | <b>6888,69</b> | <b>10,80,937</b> | <b>15672,25</b> | <b>12073,49</b> |
| <i>OF WHICH:</i> 1. Artisans & Village Industries |                                                | 21,176          | 59,32          | 46,86          | 26,807           | 64,53           | 49,28           |
| 2. Other Small Scale Industries                   |                                                | 33,392          | 1100,35        | 797,38         | 42,571           | 1205,92         | 887,34          |

| OCCUPATION                            | FOREIGN BANKS |                |               | REGIONAL RURAL BANKS |               |               |
|---------------------------------------|---------------|----------------|---------------|----------------------|---------------|---------------|
|                                       | No. of        | Credit         | Amount        | No. of               | Credit        | Amount        |
|                                       | Accounts      | Limit          | Out-standing  | Accounts             | Limit         | Out-standing  |
|                                       | 7             | 8              | 9             | 10                   | 11            | 12            |
| <b>I. AGRICULTURE</b>                 | <b>1</b>      | <b>17,31</b>   | <b>17,31</b>  | <b>1,63,847</b>      | <b>239,95</b> | <b>212,26</b> |
| 1. Direct Finance                     | 1             | 17,31          | 17,31         | 1,63,403             | 237,82        | 210,34        |
| 2. Indirect Finance                   | -             | -              | -             | 444                  | 2,13          | 1,92          |
| <b>II. INDUSTRY</b>                   | <b>180</b>    | <b>1136,22</b> | <b>800,42</b> | <b>11,240</b>        | <b>18,25</b>  | <b>14,01</b>  |
| 1. Mining & Quarrying                 | -             | -              | -             | 6                    | 32            | 29            |
| 2. Food Manufacturing & Processing    | 5             | 37,39          | 37,39         | 55                   | 1,04          | 91            |
| (a) Rice Mills, Flour & Dal Mills     | -             | -              | -             | 6                    | 22            | 19            |
| (b) Sugar                             | -             | -              | -             | -                    | -             | -             |
| (c) Edible Oils & Vanaspati           | 4             | 27,62          | 27,62         | 3                    | 5             | 3             |
| (d) Tea Processing                    | -             | -              | -             | -                    | -             | -             |
| (e) Processing of Fruits & Vegetables | 1             | 9,77           | 9,77          | -                    | -             | -             |
| (f) Others                            | -             | -              | -             | 46                   | 77            | 69            |
| 3. Beverage & Tobacco                 | 1             | 50             | 50            | 2                    | 9             | 9             |
| 4. Textiles                           | 21            | 215,47         | 192,74        | 15                   | 22            | 6             |
| (a) Cotton Textiles                   | 12            | 178,04         | 163,03        | 1                    | 15            | 3             |
| (b) Jute Textiles                     | -             | -              | -             | -                    | -             | -             |
| (c) Handloom Textiles & Khadi         | -             | -              | -             | 1                    | 3             | 2             |
| (d) Other Textiles                    | 9             | 37,44          | 29,71         | 13                   | 4             | 2             |
| 5. Paper, Paper Products & Printing   | -             | -              | -             | 15                   | 45            | 45            |
| 6. Leather & Leather Products         | -             | -              | -             | 7                    | 3             | 2             |
| 7. Rubber & Rubber Products           | -             | -              | -             | 2                    | 4             | 1             |
| 8. Chemicals & Chemical Products      | 66            | 416,53         | 251,84        | 11                   | 39            | 41            |

|                                                    |            |                |               |                 |               |               |
|----------------------------------------------------|------------|----------------|---------------|-----------------|---------------|---------------|
| (a) Heavy Industrial Chemicals                     | 11         | 88,34          | 75,90         | -               | -             | -             |
| (b) Fertilisers                                    | 1          | 18,00          | 6,43          | -               | -             | -             |
| (c) Drugs & Pharmaceuticals                        | 23         | 102,76         | 94,70         | -               | -             | -             |
| (d) Non-Edible Oils                                | -          | -              | -             | -               | -             | -             |
| (e) Other Chemicals & Chemical Products            | 31         | 207,42         | 74,82         | 11              | 39            | 41            |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 2          | 20,25          | 2,55          | -               | -             | -             |
| 10. Manufacture of Cement & Cement Products        | 3          | 8,34           | 6,18          | 6               | 22            | 23            |
| 11. Basic Metals & Metal Products                  | 10         | 21,52          | 24,88         | 15              | 11            | 7             |
| (a) Iron & Steel                                   | 5          | 13,19          | 18,62         | -               | -             | -             |
| (b) Non-Ferrous Metals                             | -          | -              | -             | -               | -             | -             |
| (c) Other Metal Products                           | 5          | 8,33           | 6,25          | 15              | 11            | 7             |
| 12. Engineering                                    | 27         | 147,77         | 106,83        | 27              | 97            | 65            |
| (a) Heavy Engineering                              | 7          | 10,90          | 13,58         | 2               | 30            | 11            |
| (b) Light Engineering                              | 13         | 84,10          | 74,24         | 20              | 62            | 50            |
| (c) Electrical Machinery & Goods                   | 2          | 5,02           | 2,39          | 4               | 2             | 1             |
| (d) Electronic Machinery & Goods                   | 5          | 47,74          | 16,62         | 1               | 3             | 3             |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 9          | 112,20         | 76,56         | 102             | 1,44          | 97            |
| 14. Other Industries                               | 32         | 114,76         | 93,69         | 10,964          | 12,80         | 9,72          |
| 15. Electricity, Gas & Water                       | 2          | 19,00          | -             | 2               | 4             | 3             |
| (a) Electricity Generation & Transmission          | 1          | 18,00          | -             | -               | -             | -             |
| (b) Non-Conventional Energy                        | -          | -              | -             | -               | -             | -             |
| (c) Gas, Steam & Water Supply                      | 1          | 1,00           | -             | 2               | 4             | 3             |
| 16. Construction                                   | 2          | 22,50          | 7,25          | 11              | 8             | 7             |
| <b>III. TRANSPORT OPERATORS</b>                    | -          | -              | -             | <b>5,765</b>    | <b>31,91</b>  | <b>22,29</b>  |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>1</b>   | <b>30</b>      | <b>4</b>      | <b>6,366</b>    | <b>11,39</b>  | <b>8,72</b>   |
| <b>V. PERSONAL LOANS</b>                           | <b>594</b> | <b>15,66</b>   | <b>14,82</b>  | <b>28,505</b>   | <b>46,71</b>  | <b>41,99</b>  |
| 1. Loans for Purchase of Consumer Durables         | 1          | 10             | 10            | 3,925           | 7,28          | 5,41          |
| 2. Loans for Housing                               | 6          | 39             | 38            | 3,285           | 8,20          | 8,21          |
| 3. Rest of the Personal Loans                      | 587        | 15,18          | 14,34         | 21,295          | 31,23         | 28,37         |
| <b>VI. TRADE</b>                                   | <b>6</b>   | <b>23,06</b>   | <b>13,78</b>  | <b>23,889</b>   | <b>34,16</b>  | <b>25,62</b>  |
| 1. Wholesale Trade                                 | 6          | 23,06          | 13,78         | 1,138           | 3,90          | 3,04          |
| 2. Retail Trade                                    | -          | -              | -             | 22,751          | 30,26         | 22,58         |
| <b>VII. FINANCE</b>                                | <b>6</b>   | <b>64,68</b>   | <b>42,05</b>  | <b>3</b>        | <b>5</b>      | <b>3</b>      |
| <b>VIII. ALL OTHERS</b>                            | -          | -              | -             | <b>1,695</b>    | <b>3,35</b>   | <b>2,88</b>   |
| <b>TOTAL BANK CREDIT</b>                           | <b>788</b> | <b>1257,23</b> | <b>888,42</b> | <b>2,41,310</b> | <b>385,77</b> | <b>327,80</b> |
| OF WHICH: 1. Artisans & Village Industries         | -          | -              | -             | 9,838           | 9,55          | 7,30          |
| 2. Other Small Scale Industries                    | 20         | 40,06          | 32,35         | 1,030           | 3,21          | 2,70          |

| OCCUPATION            | OTHER SCHEDULED COMMERCIAL BANKS |              |                     | ALL SCHEDULED COMMERCIAL BANKS |                |                     |
|-----------------------|----------------------------------|--------------|---------------------|--------------------------------|----------------|---------------------|
|                       | No. of Accounts                  | Credit Limit | Amount Out-standing | No. of Accounts                | Credit Limit   | Amount Out-standing |
|                       | 13                               | 14           | 15                  | 16                             | 17             | 18                  |
| <b>I. AGRICULTURE</b> | <b>107</b>                       | <b>22,93</b> | <b>20,29</b>        | <b>7,97,379</b>                | <b>2736,12</b> | <b>2232,59</b>      |
| 1. Direct Finance     | 80                               | 46           | 43                  | 7,91,685                       | 2141,35        | 1788,26             |
| 2. Indirect Finance   | 27                               | 22,47        | 19,86               | 5,694                          | 594,77         | 444,33              |

|                                                    |              |                |                |                 |                 |                 |
|----------------------------------------------------|--------------|----------------|----------------|-----------------|-----------------|-----------------|
| <b>II. INDUSTRY</b>                                | <b>2,571</b> | <b>1768,34</b> | <b>1481,28</b> | <b>1,79,784</b> | <b>18148,18</b> | <b>14069,88</b> |
| 1. Mining & Quarrying                              | 14           | 81,25          | 58,55          | 441             | 163,54          | 127,02          |
| 2. Food Manufacturing & Processing                 | 135          | 111,19         | 88,06          | 2,688           | 845,53          | 616,99          |
| (a) Rice Mills, Flour & Dal Mills                  | 13           | 2,92           | 1,97           | 444             | 77,80           | 61,28           |
| (b) Sugar                                          | -            | -              | -              | 7               | 3,61            | 2,61            |
| (c) Edible Oils & Vanaspati                        | 103          | 76,26          | 61,97          | 526             | 339,08          | 230,99          |
| (d) Tea Processing                                 | -            | -              | -              | 21              | 15,11           | 8,06            |
| (e) Processing of Fruits & Vegetables              | 4            | 11,20          | 11,34          | 92              | 40,59           | 35,29           |
| (f) Others                                         | 15           | 20,82          | 12,78          | 1,598           | 369,34          | 278,75          |
| 3. Beverage & Tobacco                              | 1            | 4              | 4              | 231             | 50,39           | 19,24           |
| 4. Textiles                                        | 666          | 256,57         | 184,63         | 11,402          | 3523,77         | 2631,16         |
| (a) Cotton Textiles                                | 179          | 121,05         | 77,14          | 2,730           | 2105,63         | 1556,36         |
| (b) Jute Textiles                                  | 1            | 15             | 12             | 19              | 4,67            | 2,52            |
| (c) Handloom Textiles & Khadi                      | 3            | 56             | 34             | 774             | 49,02           | 40,65           |
| (d) Other Textiles                                 | 483          | 134,81         | 107,04         | 7,879           | 1364,46         | 1031,64         |
| 5. Paper, Paper Products & Printing                | 53           | 39,34          | 37,85          | 2,251           | 352,22          | 273,93          |
| 6. Leather & Leather Products                      | 7            | 18             | 15             | 234             | 11,69           | 9,38            |
| 7. Rubber & Rubber Products                        | 6            | 32             | 34             | 447             | 42,17           | 29,28           |
| 8. Chemicals & Chemical Products                   | 280          | 312,29         | 267,95         | 8,954           | 4637,60         | 3550,81         |
| (a) Heavy Industrial Chemicals                     | 39           | 67,80          | 57,62          | 1,178           | 976,26          | 736,57          |
| (b) Fertilisers                                    | 2            | 15,01          | 14,46          | 126             | 596,01          | 457,93          |
| (c) Drugs & Pharmaceuticals                        | 88           | 130,08         | 111,99         | 1,759           | 1115,73         | 884,15          |
| (d) Non-Edible Oils                                | 4            | 3,27           | 3,40           | 103             | 149,40          | 140,97          |
| (e) Other Chemicals & Chemical Products            | 147          | 96,11          | 80,49          | 5,788           | 1800,20         | 1331,18         |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 64           | 35,83          | 32,74          | 330             | 1037,35         | 955,82          |
| 10. Manufacture of Cement & Cement Products        | 8            | 20,62          | 24,37          | 375             | 440,22          | 378,92          |
| 11. Basic Metals & Metal Products                  | 113          | 107,97         | 94,00          | 5,148           | 1425,19         | 1168,79         |
| (a) Iron & Steel                                   | 53           | 88,21          | 75,00          | 1,579           | 726,55          | 596,50          |
| (b) Non-Ferrous Metals                             | 9            | 6,80           | 6,33           | 462             | 180,01          | 133,72          |
| (c) Other Metal Products                           | 51           | 12,96          | 12,66          | 3,107           | 518,62          | 438,57          |
| 12. Engineering                                    | 257          | 212,90         | 186,76         | 5,864           | 1668,52         | 1283,21         |
| (a) Heavy Engineering                              | 91           | 81,03          | 73,45          | 1,109           | 544,30          | 406,70          |
| (b) Light Engineering                              | 84           | 25,46          | 19,01          | 2,646           | 388,96          | 302,40          |
| (c) Electrical Machinery & Goods                   | 70           | 98,74          | 88,31          | 1,672           | 500,61          | 409,00          |
| (d) Electronic Machinery & Goods                   | 12           | 7,66           | 5,99           | 437             | 234,66          | 165,12          |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 34           | 23,27          | 12,61          | 1,584           | 356,34          | 271,51          |
| 14. Other Industries                               | 795          | 360,15         | 284,31         | 1,38,323        | 2157,98         | 1559,04         |
| 15. Electricity, Gas & Water                       | 11           | 117,05         | 127,57         | 208             | 1117,20         | 951,74          |
| (a) Electricity Generation & Transmission          | 9            | 108,33         | 118,76         | 146             | 1091,50         | 932,39          |
| (b) Non-Conventional Energy                        | 2            | 8,72           | 8,81           | 11              | 9,37            | 9,31            |
| (c) Gas, Steam & Water Supply                      | -            | -              | -              | 51              | 16,34           | 10,05           |
| 16. Construction                                   | 127          | 89,38          | 81,34          | 1,304           | 318,47          | 243,03          |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>348</b>   | <b>46,12</b>   | <b>24,27</b>   | <b>36,350</b>   | <b>397,20</b>   | <b>278,45</b>   |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>412</b>   | <b>44,54</b>   | <b>39,83</b>   | <b>73,853</b>   | <b>559,26</b>   | <b>435,69</b>   |
| <b>V. PERSONAL LOANS</b>                           | <b>7,048</b> | <b>71,87</b>   | <b>59,60</b>   | <b>4,94,573</b> | <b>2173,35</b>  | <b>1754,23</b>  |
| 1. Loans for Purchase of Consumer Durables         | 83           | 36             | 30             | 26,581          | 64,22           | 49,26           |
| 2. Loans for Housing                               | 931          | 30,93          | 25,30          | 91,020          | 836,28          | 693,85          |

|                                                   |               |                |                |                  |                 |                 |
|---------------------------------------------------|---------------|----------------|----------------|------------------|-----------------|-----------------|
| 3. Rest of the Personal Loans                     | 6,034         | 40,58          | 34,00          | 3,76,972         | 1272,85         | 1011,11         |
| <b>VI. TRADE</b>                                  | <b>3,369</b>  | <b>339,82</b>  | <b>276,51</b>  | <b>1,86,048</b>  | <b>2329,88</b>  | <b>1735,49</b>  |
| 1. Wholesale Trade                                | 805           | 303,80         | 247,35         | 16,786           | 1569,42         | 1166,65         |
| 2. Retail Trade                                   | 2,564         | 36,02          | 29,17          | 1,69,262         | 760,46          | 568,84          |
| <b>VII. FINANCE</b>                               | <b>236</b>    | <b>153,48</b>  | <b>103,70</b>  | <b>3,016</b>     | <b>956,34</b>   | <b>620,86</b>   |
| <b>VIII. ALL OTHERS</b>                           | <b>2,764</b>  | <b>40,61</b>   | <b>36,24</b>   | <b>1,35,659</b>  | <b>1445,11</b>  | <b>1092,92</b>  |
| <b>TOTAL BANK CREDIT</b>                          | <b>16,855</b> | <b>2487,71</b> | <b>2041,72</b> | <b>19,06,662</b> | <b>28745,42</b> | <b>22220,12</b> |
| <i>OF WHICH:</i> 1. Artisans & Village Industries | 51            | 45             | 25             | 57,872           | 133,85          | 103,69          |
| 2. Other Small Scale Industries                   | 826           | 182,30         | 152,79         | 77,839           | 2531,85         | 1872,57         |