

Table No. 5.7 - State and Population Group - Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March 1999 (Part 23 of 32)

WESTERN REGION
STATE : GUJARAT

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	5,26,265	1372,86	1156,03	2,37,734	790,35	630,86
1. Direct Finance	5,22,985	1217,33	1033,77	2,36,423	666,57	539,04
2. Indirect Finance	3,280	155,53	122,26	1,311	123,78	91,82
II. INDUSTRY	47,272	2568,97	2154,79	56,650	2689,83	2120,70
1. Mining & Quarrying	103	17,29	13,26	158	37,86	11,72
2. Food Manufacturing & Processing	457	62,42	33,77	975	229,76	143,42
(a) Rice Mills, Flour & Dal Mills	139	16,49	12,95	168	33,86	28,57
(b) Sugar	1	80	1,17	5	2,74	1,37
(c) Edible Oils & Vanaspati	84	34,00	11,73	181	76,20	41,82
(d) Tea Processing	2	11	11	7	1,80	1,78
(e) Processing of Fruits & Vegetables	4	91	50	19	7,27	3,68
(f) Others	227	10,10	7,31	595	107,88	66,19
3. Beverage & Tobacco	60	6,57	4,74	107	8,22	4,45
4. Textiles	867	201,71	159,18	1,226	295,04	228,01
(a) Cotton Textiles	197	122,19	93,11	510	161,54	120,27
(b) Jute Textiles	1	13	1	2	28	11
(c) Handloom Textiles & Khadi	172	8,20	6,96	134	6,51	4,78
(d) Other Textiles	497	71,19	59,09	580	126,71	102,84
5. Paper, Paper Products & Printing	197	53,45	48,57	839	124,84	101,06
6. Leather & Leather Products	17	1,71	98	62	4,50	3,96
7. Rubber & Rubber Products	57	5,28	3,98	133	9,85	8,23
8. Chemicals & Chemical Products	1,074	642,63	505,85	2,746	997,33	832,83
(a) Heavy Industrial Chemicals	119	249,40	174,77	451	213,19	179,37
(b) Fertilisers	19	127,33	113,03	17	151,17	119,79
(c) Drugs & Pharmaceuticals	178	58,46	53,07	501	135,91	115,11
(d) Non-Edible Oils	8	1,02	83	41	64,17	59,86
(e) Other Chemicals & Chemical Products	750	206,43	164,15	1,736	432,90	358,70
9. Petroleum, Coal Products & Nuclear Fuels	30	760,76	726,13	43	41,28	39,98
10. Manufacture of Cement & Cement Products	84	96,27	58,39	141	61,80	54,02
11. Basic Metals & Metal Products	526	269,14	240,82	1,158	152,36	130,01
(a) Iron & Steel	124	79,71	73,08	376	89,22	74,56
(b) Non-Ferrous Metals	49	14,69	11,21	39	12,43	12,06
(c) Other Metal Products	353	174,74	156,53	743	50,71	43,39
12. Engineering	387	108,99	79,80	1,063	236,90	168,30
(a) Heavy Engineering	71	41,62	32,08	171	104,29	56,95
(b) Light Engineering	151	13,33	9,46	411	36,53	31,33
(c) Electrical Machinery & Goods	123	27,07	21,81	374	52,37	42,03
(d) Electronic Machinery & Goods	42	26,97	16,45	107	43,72	38,00
13. Vehicles, Vehicle Parts & Transport Equipments	331	34,12	28,62	772	124,84	92,61
14. Other Industries	42,863	203,03	155,18	46,987	315,97	260,06
15. Electricity, Gas & Water	20	76,04	83,94	23	24,87	23,22
(a) Electricity Generation & Transmission	18	75,97	83,87	10	21,79	21,69
(b) Non-Conventional Energy	-	-	-	3	33	33
(c) Gas, Steam & Water Supply	2	7	7	10	2,76	1,20
16. Construction	199	29,55	11,58	217	24,40	18,80
III. TRANSPORT OPERATORS	15,941	121,17	82,96	10,037	97,47	70,53
IV. PROFESSIONAL AND OTHER SERVICES	21,389	51,49	38,01	25,236	125,72	101,10
V. PERSONAL LOANS	99,548	292,62	240,59	1,24,630	463,44	378,86
1. Loans for Purchase of Consumer Durables	7,346	14,30	11,58	7,620	15,73	11,91
2. Loans for Housing	10,136	73,21	57,33	19,251	182,99	149,01
3. Rest of the Personal Loans	82,066	205,11	171,69	97,759	264,72	217,94
VI. TRADE	81,646	375,18	326,49	57,317	373,32	234,54
1. Wholesale Trade	3,715	241,61	225,02	4,630	176,77	82,53
2. Retail Trade	77,931	133,57	101,47	52,687	196,54	152,01
VII. FINANCE	907	10,02	7,79	1,151	47,50	28,15
VIII. ALL OTHERS	19,608	126,76	95,58	30,764	244,44	181,04

TOTAL BANK CREDIT	8,12,576	4919,06	4102,24	5,43,519	4832,07	3745,77
<i>OF WHICH:</i> 1. Artisans & Village Industries	28,270	40,01	31,57	20,785	50,79	39,47
2. Other Small Scale Industries	12,542	191,25	158,44	24,342	543,72	439,89

WESTERN REGION

STATE : GUJARAT

(Amount in Rupees Lakh)

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	27,715	252,44	190,21	5,665	320,47	255,48
1. Direct Finance	27,252	174,27	147,42	5,025	83,19	68,02
2. Indirect Finance	463	78,17	42,78	640	237,28	187,47
II. INDUSTRY	22,482	2029,27	1522,56	53,380	10860,11	8271,84
1. Mining & Quarrying	90	70,44	67,18	90	37,94	34,86
2. Food Manufacturing & Processing	724	109,47	79,98	532	443,87	359,82
(a) Rice Mills, Flour & Dal Mills	46	7,25	4,57	91	20,19	15,19
(b) Sugar	-	-	-	1	7	6
(c) Edible Oils & Vanaspati	83	26,08	16,26	178	202,80	161,18
(d) Tea Processing	1	11	9	11	13,09	6,08
(e) Processing of Fruits & Vegetables	52	9,17	9,08	17	23,23	22,03
(f) Others	542	66,86	49,98	234	184,50	155,28
3. Beverage & Tobacco	28	8,21	7,04	36	27,40	3,01
4. Textiles	355	136,75	105,27	8,954	2890,27	2138,70
(a) Cotton Textiles	95	21,17	16,27	1,928	1800,72	1326,71
(b) Jute Textiles	9	1,08	26	7	3,18	2,14
(c) Handloom Textiles & Khadi	24	79	73	444	33,52	28,17
(d) Other Textiles	227	113,71	88,02	6,575	1052,85	781,68
5. Paper, Paper Products & Printing	273	20,67	14,42	942	153,26	109,87
6. Leather & Leather Products	30	1,19	94	125	4,30	3,50
7. Rubber & Rubber Products	57	4,89	3,57	200	22,15	13,49
8. Chemicals & Chemical Products	979	372,06	274,53	4,155	2625,58	1937,60
(a) Heavy Industrial Chemicals	99	69,11	50,76	509	444,57	331,67
(b) Fertilisers	24	98,63	59,97	66	218,89	165,13
(c) Drugs & Pharmaceuticals	165	45,20	31,31	915	876,15	684,67
(d) Non-Edible Oils	9	15,81	13,25	45	68,40	67,03
(e) Other Chemicals & Chemical Products	682	143,30	119,24	2,620	1017,57	689,09
9. Petroleum, Coal Products & Nuclear Fuels	48	89,66	84,61	209	145,64	105,09
10. Manufacture of Cement & Cement Products	80	102,31	90,00	70	179,85	176,51
11. Basic Metals & Metal Products	1,493	374,31	287,20	1,971	629,38	510,76
(a) Iron & Steel	485	178,32	125,20	594	379,30	323,67
(b) Non-Ferrous Metals	213	83,47	57,86	161	69,42	52,59
(c) Other Metal Products	795	112,52	104,15	1,216	180,65	134,50
12. Engineering	1,283	177,78	130,33	3,131	1144,84	904,78
(a) Heavy Engineering	366	74,00	52,48	501	324,39	265,19
(b) Light Engineering	678	70,50	56,82	1,406	268,60	204,78
(c) Electrical Machinery & Goods	200	13,57	9,14	975	407,60	336,02
(d) Electronic Machinery & Goods	39	19,71	11,88	249	144,25	98,79
13. Vehicles, Vehicle Parts & Transport Equipments	102	24,93	21,81	379	172,45	128,48
14. Other Industries	16,619	470,57	299,15	31,854	1168,41	844,65
15. Electricity, Gas & Water	28	39,01	31,99	137	977,28	812,59
(a) Electricity Generation & Transmission	13	32,72	29,21	105	961,03	797,61
(b) Non-Conventional Energy	-	-	-	8	9,04	8,98
(c) Gas, Steam & Water Supply	15	6,29	2,78	24	7,22	6,00
16. Construction	293	27,03	24,52	595	237,49	188,13
III. TRANSPORT OPERATORS	4,227	43,19	31,13	6,145	135,37	93,83
IV. PROFESSIONAL AND OTHER SERVICES	12,262	127,59	101,12	14,966	254,46	195,46
V. PERSONAL LOANS	91,733	409,98	340,38	1,78,662	1007,30	794,40
1. Loans for Purchase of Consumer Durables	6,793	16,58	12,68	4,822	17,61	13,10
2. Loans for Housing	22,579	175,99	153,62	39,054	404,09	333,90
3. Rest of the Personal Loans	62,361	217,41	174,08	1,34,786	585,61	447,40
VI. TRADE	20,298	358,73	284,73	26,787	1222,65	889,73
1. Wholesale Trade	1,706	220,41	185,60	6,735	930,62	673,49
2. Retail Trade	18,592	138,32	99,13	20,052	292,03	216,24
VII. FINANCE	254	44,42	23,35	704	854,39	561,58
VIII. ALL OTHERS	20,300	254,43	163,29	64,987	819,48	653,02
TOTAL BANK CREDIT	1,99,271	3520,05	2656,76	3,51,296	15474,24	11715,34
<i>OF WHICH:</i> 1. Artisans & Village Industries	5,075	13,89	10,92	3,742	29,16	21,73
2. Other Small Scale Industries	13,329	527,31	351,34	27,626	1269,57	922,90