

**Table No. 5.9 - District-Wise Classification of Outstanding Credit of
Scheduled Commercial Banks According to Occupation - March
1999 [Part 16 of 22]**

		(Amount in Rupees Thousand)							
WESTERN REGION		STATE : GOA				STATE : GUJARAT			
		NORTH GOA		SOUTH GOA		AHMEDABAD		AMRELI	
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	1	2	3	4
I. AGRICULTURE		6,043	30,30,50	3,604	23,84,67	20,495	164,67,08	57,338	84,78,84
1. Direct Finance		5,956	26,42,14	3,511	22,22,44	19,958	122,46,37	57,266	84,32,25
2. Indirect Finance		87	3,88,36	93	1,62,23	537	42,20,71	72	46,59
II. INDUSTRY		6,093	457,74,42	5,680	290,48,56	32,991	5026,11,38	6,778	46,71,77
1. Mining & Quarrying		89	129,53,49	85	65,11,67	54	21,02,57	-	-
2. Manufacturing & Processing		5,570	313,58,17	5,366	209,71,72	32,531	4743,16,23	6,775	46,69,42
3. Electricity, Gas & Water		9	2,27,38	7	55,79	38	105,73,37	-	-
4. Construction		425	12,35,38	222	15,09,38	368	156,19,21	3	2,35
III. TRANSPORT OPERATORS		3,120	42,06,07	2,194	26,99,11	3,796	56,84,91	215	1,25,40
IV. PROFESSIONAL AND OTHER SERVICES		3,746	80,99,16	2,526	47,18,30	11,389	132,84,99	2,310	3,70,41
V. PERSONAL LOANS		28,645	134,48,64	19,668	82,41,55	1,13,388	514,39,67	6,607	15,38,76
1. Loans for Purchase of Consumer Durables		2,243	5,49,20	1,462	3,83,03	3,093	7,52,12	569	78,56
2. Loans for Housing		3,364	34,66,69	2,221	19,48,48	22,351	227,11,78	1,243	6,38,76
3. Rest of the Personal Loans		23,038	94,32,75	15,985	59,10,04	87,944	279,75,77	4,795	8,21,44
VI. TRADE		5,000	49,19,02	3,545	43,53,47	21,038	841,74,86	6,182	13,28,14
1. Wholesale Trade		278	18,70,67	289	17,34,03	5,358	719,49,67	718	3,17,55
2. Retail Trade		4,722	30,48,35	3,256	26,19,44	15,680	122,25,19	5,464	10,10,59
VII. FINANCE		57	50,91,81	44	9,64,95	436	510,96,94	2	11,42
VIII. ALL OTHERS		10,976	52,35,40	8,998	36,66,21	40,733	292,96,36	1,824	6,33,50
TOTAL BANK CREDIT		63,680	898,05,02	46,259	560,76,82	2,44,266	7540,56,19	81,256	171,58,24
OF WHICH: 1. Artisans & Village Industries		895	2,48,40	512	1,34,29	3,992	14,05,85	3,050	4,73,27
2. Other Small Scale Industries		2,799	75,60,32	1,701	49,26,05	16,922	514,40,83	3,485	5,77,00

		(Amount in Rupees Thousand)							
		ANAND		BANASKANTHA		BHARUCH		BHAVNAGAR	
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
		5	6	7	8	9	10	11	12
I. AGRICULTURE		29,808	148,50,23	45,468	108,71,39	22,219	65,80,02	33,849	82,10,66
1. Direct Finance		29,678	93,69,93	45,124	107,37,44	22,152	59,60,14	33,557	73,51,75
2. Indirect Finance		130	54,80,30	344	1,33,95	67	6,19,88	292	8,58,91
II. INDUSTRY		3,397	101,72,76	3,985	20,49,61	4,132	653,37,96	11,589	349,44,66
1. Mining & Quarrying		3	7,79	25	2,58,80	14	3,28,55	19	68,60
2. Manufacturing & Processing		3,381	101,03,24	3,950	17,11,87	4,088	633,16,07	11,517	339,59,22
3. Electricity, Gas & Water		-	-	1	1,34	4	16,26,25	20	6,05,44
4. Construction		13	61,73	9	77,60	26	67,09	33	3,11,40
III. TRANSPORT OPERATORS		2,583	11,10,06	1,050	1,78,38	1,714	12,42,68	1,025	7,23,58
IV. PROFESSIONAL AND OTHER SERVICES		2,069	16,26,72	1,394	3,27,27	1,466	9,51,33	6,061	16,36,96
V. PERSONAL LOANS		20,619	71,02,30	7,659	19,60,02	10,522	34,11,19	23,132	66,96,49
1. Loans for Purchase of Consumer Durables		817	1,34,82	127	25,68	618	1,24,94	1,326	2,41,16
2. Loans for Housing		2,663	16,44,39	839	5,87,21	1,554	11,64,99	4,154	30,62,66
3. Rest of the Personal Loans		17,139	53,23,09	6,693	13,47,13	8,350	21,21,26	17,652	33,92,67
VI. TRADE		4,268	28,70,29	5,665	11,55,47	10,236	27,81,88	12,049	165,86,26
1. Wholesale Trade		252	13,78,39	121	2,08,35	243	4,92,83	1,114	139,57,74
2. Retail Trade		4,016	14,91,90	5,544	9,47,12	9,993	22,89,05	10,935	26,28,52
VII. FINANCE		298	2,69,81	101	16,11	13	87,11	173	2,00,33
VIII. ALL OTHERS		3,876	20,29,20	739	19,01,86	2,911	10,12,68	6,004	61,84,10
TOTAL BANK CREDIT		66,918	400,31,37	66,061	184,60,11	53,213	814,04,85	93,882	751,83,04
OF WHICH: 1. Artisans & Village Industries		923	2,27,24	2,727	3,39,29	1,842	1,91,74	4,187	7,02,29
2. Other Small Scale Industries		2,156	30,21,72	1,002	8,97,32	1,282	38,96,79	5,459	191,13,13

		(Amount in Rupees Thousand)							
		DAHOD		DANGS		GANDHINAGAR		JAMNAGAR	
OCCUPATION		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount

		Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
		13	14	15	16	17	18	19	20
I.	AGRICULTURE	26,083	31,91,76	3,298	3,27,64	4,735	16,16,57	64,531	96,68,35
	1. Direct Finance	25,910	31,67,01	3,121	3,12,06	3,864	11,66,36	64,250	94,64,26
	2. Indirect Finance	173	24,75	177	15,58	871	4,50,21	281	2,04,09
II.	INDUSTRY	3,185	14,17,10	771	1,02,48	1,135	176,76,97	8,772	652,00,26
	1. Mining & Quarrying	-	-	-	-	-	-	20	52,39,11
	2. Manufacturing & Processing	3,165	14,10,49	771	1,02,48	1,122	162,67,86	8,670	589,84,20
	3. Electricity, Gas & Water	-	-	-	-	4	10,24,94	3	5,61
	4. Construction	20	6,61	-	-	9	3,84,17	79	9,71,34
III.	TRANSPORT OPERATORS	492	2,28,33	84	47,03	859	4,10,44	1,788	9,36,75
IV.	PROFESSIONAL AND OTHER SERVICES	1,250	1,91,45	543	38,15	797	4,07,97	3,467	24,17,78
V.	PERSONAL LOANS	5,628	11,29,82	660	1,22,25	7,626	26,63,96	21,516	55,76,28
	1. Loans for Purchase of Consumer Durables	679	88,84	56	8,19	510	98,38	2,033	3,48,16
	2. Loans for Housing	426	2,64,13	37	27,92	1,420	11,85,18	5,980	21,80,32
	3. Rest of the Personal Loans	4,523	7,76,85	567	86,14	5,696	13,80,40	13,503	30,47,80
VI.	TRADE	5,608	8,02,38	1,021	1,24,28	1,094	5,98,36	8,387	24,49,60
	1. Wholesale Trade	87	43,96	37	8,36	218	1,60,30	320	4,24,99
	2. Retail Trade	5,521	7,58,42	984	1,15,92	876	4,38,06	8,067	20,24,61
VII.	FINANCE	13	67,53	-	-	7	1,62,80	347	6,58,85
VIII.	ALL OTHERS	605	1,22,62	154	16,74	1,505	13,46,32	6,317	36,34,87
TOTAL BANK CREDIT		42,864	71,50,99	6,531	7,78,57	17,758	248,83,39	1,15,125	905,42,74
<i>OF WHICH:</i> 1. Artisans & Village Industries		2,418	2,46,97	613	60,26	567	1,04,36	3,495	6,88,57
2. Other Small Scale Industries		515	7,80,82	64	8,74	410	16,18,54	4,326	33,73,41

WESTERN REGION

STATE : GUJARAT

(Amount in Rupees Thousand)

		JUNAGADH		KACHCHH		KHEDA		MAHESANA	
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
		21	22	23	24	25	26	27	28
I.	AGRICULTURE	61,056	130,02,19	14,176	71,44,09	33,296	90,47,94	31,353	99,23,07
	1. Direct Finance	60,548	119,18,90	14,070	66,51,79	32,926	83,24,73	31,094	89,54,12
	2. Indirect Finance	508	10,83,29	106	4,92,30	370	7,23,21	259	9,68,95
II.	INDUSTRY	7,511	105,11,24	6,799	221,16,90	2,881	55,47,21	4,577	310,41,38
	1. Mining & Quarrying	16	58,90	51	7,53,89	8	31,41	13	1,52,40
	2. Manufacturing & Processing	7,479	103,92,05	6,616	210,29,34	2,853	54,79,78	4,523	306,78,32
	3. Electricity, Gas & Water	-	-	2	8,36	-	-	-	-
	4. Construction	16	60,29	130	3,25,31	20	36,02	41	2,10,66
III.	TRANSPORT OPERATORS	1,464	5,73,76	1,976	28,55,64	1,739	9,31,44	2,235	10,26,30
IV.	PROFESSIONAL AND OTHER SERVICES	3,238	7,51,77	3,825	23,59,09	2,110	21,27,29	2,121	8,87,60
V.	PERSONAL LOANS	18,670	51,77,57	16,199	58,72,04	17,808	56,97,11	14,008	41,79,40
	1. Loans for Purchase of Consumer Durables	2,642	3,21,84	1,188	1,95,38	672	1,48,33	414	1,00,90
	2. Loans for Housing	3,370	24,75,47	1,886	17,06,11	3,272	17,82,64	2,017	15,31,40
	3. Rest of the Personal Loans	12,658	23,80,26	13,125	39,70,55	13,864	37,66,14	11,577	25,47,10
VI.	TRADE	12,765	31,28,95	8,308	37,35,06	5,945	26,07,17	5,499	15,66,06
	1. Wholesale Trade	857	9,53,58	542	11,14,76	259	12,01,10	197	4,72,46
	2. Retail Trade	11,908	21,75,37	7,766	26,20,30	5,686	14,06,07	5,302	10,93,60
VII.	FINANCE	654	1,03,14	14	3,05,47	37	14,36,42	134	2,10,43
VIII.	ALL OTHERS	2,814	14,49,95	3,180	29,06,65	4,338	17,83,29	2,259	12,69,14
TOTAL BANK CREDIT		1,08,172	346,98,57	54,477	472,94,94	68,154	291,77,87	62,186	501,03,38
<i>OF WHICH:</i> 1. Artisans & Village Industries		3,388	5,43,97	4,553	4,67,35	1,222	1,63,95	1,818	2,43,81
2. Other Small Scale Industries		2,516	35,82,75	1,275	41,94,81	852	14,95,43	1,652	67,32,97

(Amount in Rupees Thousand)

		NARMADA		NAVSARI		PANCH MAHALS		PATAN	
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
		29	30	31	32	33	34	35	36
I.	AGRICULTURE	9,679	11,90,84	20,490	45,65,11	29,980	48,77,45	15,890	41,20,63
	1. Direct Finance	9,669	11,84,75	20,427	44,03,78	29,921	46,20,25	15,819	39,61,04
	2. Indirect Finance	10	6,09	63	1,61,33	59	2,57,20	71	1,59,59
II.	INDUSTRY	575	1,43,29	2,859	39,82,86	4,305	219,38,07	1,754	10,15,22
	1. Mining & Quarrying	-	-	12	92,69	38	3,44,19	2	9,98
	2. Manufacturing & Processing	566	1,17,16	2,825	37,55,27	4,255	215,85,10	1,738	9,81,21
	3. Electricity, Gas & Water	6	24,65	-	-	-	-	-	-

4. Construction	3	1,48	22	1,34,90	12	8,78	14	24,03
III. TRANSPORT OPERATORS	84	58,21	2,075	10,22,97	982	5,97,57	901	2,61,81
IV. PROFESSIONAL AND OTHER SERVICES	262	44,58	3,300	11,25,12	1,934	3,74,24	974	2,72,52
V. PERSONAL LOANS	1,983	4,35,58	15,765	53,47,27	10,540	27,48,80	5,784	15,65,93
1. Loans for Purchase of Consumer Durables	162	26,30	1,281	2,25,68	763	1,21,86	74	17,24
2. Loans for Housing	233	90,24	2,581	19,16,85	1,515	10,43,83	844	6,12,08
3. Rest of the Personal Loans	1,588	3,19,04	11,903	32,04,74	8,262	15,83,11	4,866	9,36,61
VI. TRADE	2,707	2,69,80	4,780	20,96,07	7,423	11,86,18	2,897	15,85,11
1. Wholesale Trade	181	13,76	301	4,86,91	859	3,21,90	252	11,73,61
2. Retail Trade	2,526	2,56,04	4,479	16,09,16	6,564	8,64,28	2,645	4,11,50
VII. FINANCE	-	-	51	9,08	80	4,35,39	2	12,45
VIII. ALL OTHERS	298	97,59	2,025	10,97,99	2,306	9,67,93	1,129	8,90,87
TOTAL BANK CREDIT	15,588	22,39,89	51,345	192,46,47	57,550	331,25,63	29,331	97,24,54
OF WHICH: 1. Artisans & Village Industries	504	64,91	1,003	1,55,43	1,806	2,48,92	1,296	1,53,24
2. Other Small Scale Industries	67	36,08	1,367	13,07,63	1,117	32,50,25	245	6,63,43

(Amount in Rupees Thousand)

OCCUPATION	PORBANDAR		RAJKOT		SABARKANTHA		SURAT	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
	37	38	39	40	41	42	43	44
I. AGRICULTURE	15,796	85,02,80	73,809	140,69,18	35,741	103,25,16	52,614	131,46,10
1. Direct Finance	15,779	83,96,21	73,490	114,06,62	35,540	93,24,66	52,441	126,20,15
2. Indirect Finance	17	1,06,59	319	26,62,56	201	10,00,50	173	5,25,95
II. INDUSTRY	1,187	131,47,08	15,014	359,60,77	4,855	35,38,16	14,763	1248,26,36
1. Mining & Quarrying	26	10,00,90	21	1,06,46	18	73,09	18	2,88,75
2. Manufacturing & Processing	1,153	120,86,23	14,875	342,18,23	4,813	33,66,03	14,666	1069,56,36
3. Electricity, Gas & Water	3	17,68	1	2,72	6	21,14	27	173,65,08
4. Construction	5	42,27	117	16,33,36	18	77,90	52	2,16,17
III. TRANSPORT OPERATORS	339	4,01,85	1,141	9,52,97	1,246	5,34,81	3,060	30,54,30
IV. PROFESSIONAL AND OTHER SERVICES	737	3,37,95	6,375	30,76,65	3,344	6,37,00	3,322	35,20,39
V. PERSONAL LOANS	5,409	18,09,66	39,911	120,17,77	9,152	25,06,64	36,899	146,52,37
1. Loans for Purchase of Consumer Durables	572	1,14,56	1,818	3,28,55	717	1,19,59	1,375	3,06,34
2. Loans for Housing	873	6,64,71	7,272	55,36,55	1,008	8,52,96	6,810	52,92,41
3. Rest of the Personal Loans	3,964	10,30,39	30,821	61,52,67	7,427	15,34,09	28,714	90,53,62
VI. TRADE	2,509	13,34,56	10,736	54,54,02	6,415	17,57,55	12,816	176,07,21
1. Wholesale Trade	199	6,40,30	817	17,45,81	533	2,75,19	1,364	112,89,90
2. Retail Trade	2,310	6,94,26	9,919	37,08,21	5,882	14,82,36	11,452	63,17,31
VII. FINANCE	84	14,08	155	1,61,07	14	93,89	187	7,56,43
VIII. ALL OTHERS	2,110	7,03,37	7,185	60,55,57	3,977	12,52,40	9,137	110,83,84
TOTAL BANK CREDIT	28,171	262,51,35	1,54,326	777,48,00	64,744	206,45,61	1,32,798	1886,47,00
OF WHICH: 1. Artisans & Village Industries	346	41,89	4,632	8,58,50	2,925	4,63,21	2,090	7,40,38
2. Other Small Scale Industries	549	2,30,05	8,657	127,16,25	1,313	9,45,01	9,638	278,06,98

(Amount in Rupees Thousand)

OCCUPATION	SURENDRANAGAR		VADODARA		VALSAD	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
	45	46	47	48	49	50
I. AGRICULTURE	25,014	58,84,53	54,086	324,39,28	16,575	47,57,79
1. Direct Finance	24,886	57,99,71	53,705	88,72,12	16,490	41,79,35
2. Indirect Finance	128	84,82	381	235,67,16	85	5,78,44
II. INDUSTRY	9,634	236,37,10	18,801	3268,27,79	7,534	785,69,86
1. Mining & Quarrying	15	77,52	56	14,67,07	12	2,39,33
2. Manufacturing & Processing	9,612	235,01,37	18,418	2576,83,08	7,469	781,38,65
3. Electricity, Gas & Water	-	-	82	638,32,12	11	65,61
4. Construction	7	58,21	245	38,45,52	42	1,26,27
III. TRANSPORT OPERATORS	387	1,93,90	3,967	39,00,43	1,148	7,91,73
IV. PROFESSIONAL AND OTHER SERVICES	2,456	4,18,91	5,621	49,43,30	3,488	14,39,65
V. PERSONAL LOANS	8,545	24,61,50	61,890	243,90,84	14,653	49,19,65
1. Loans for Purchase of Consumer Durables	589	82,42	1,694	5,01,68	2,792	4,14,93
2. Loans for Housing	1,364	11,02,20	14,974	91,74,73	2,334	21,35,61
3. Rest of the Personal Loans	6,592	12,76,88	45,222	147,14,43	9,527	23,69,11
VI. TRADE	6,926	18,55,51	15,881	139,10,99	4,893	25,83,34
1. Wholesale Trade	548	10,79,45	1,162	61,02,37	247	8,51,52
2. Retail Trade	6,378	7,76,06	14,719	78,08,62	4,646	17,31,82
VII. FINANCE	18	5,02,10	174	48,90,81	22	5,84,59

VIII. ALL OTHERS	1,604	6,90,89	25,583	311,46,39	3,046	17,18,35
TOTAL BANK CREDIT	54,584	356,44,44	1,86,003	4424,49,83	51,359	953,64,96
<i>OF WHICH:</i> 1. Artisans & Village Industries	4,770	4,65,12	2,087	7,99,94	1,618	5,18,80
2. Other Small Scale Industries	3,555	14,63,66	6,511	218,00,94	2,904	163,02,57