

State : Gujarat

Table No. 5.6 – State and Bank Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2000

WESTERN REGION			(Amount in Rupees Lakh)						
OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6	7	8	9
I. AGRICULTURE	2,68,339	846,00	683,85	3,84,780	1690,44	1392,16	2	23,48	13,48
1. Direct Finance	2,64,086	751,52	622,09	3,80,495	1232,21	1009,91	1	8,48	8,48
2. Indirect Finance	4,253	94,48	61,76	4,285	458,22	382,25	1	15,00	5,00
II. INDUSTRY	63,528	6473,23	5113,96	1,08,149	10491,21	8084,43	185	869,24	671,65
1. Mining & Quarrying	102	92,71	73,91	279	65,14	51,19	-	-	-
2. Food Manufacturing & Processing	618	290,10	123,25	1,629	567,66	349,48	3	11,51	12,29
(a) Rice Mills, Flour & Dal Mills	72	16,41	14,29	383	68,52	55,05	-	-	-
(b) Sugar	-	-	-	5	7,14	3,99	-	-	-
(c) Edible Oils & Vanaspati	279	70,33	38,46	191	161,75	82,36	3	11,51	12,29
(d) Tea Processing	3	10,73	5,35	23	6,26	4,48	-	-	-
(e) Processing of Fruits & Vegetables	7	3,49	2,76	78	19,74	12,27	-	-	-
(f) Others	257	189,14	62,38	949	304,24	191,34	-	-	-
3. Beverage & Tobacco	50	11,29	8,92	179	62,43	18,66	1	3,50	2,92
4. Textiles	1,597	1111,91	1003,88	10,484	2092,46	1641,72	23	202,52	206,00
(a) Cotton Textiles	615	693,51	628,12	2,258	1065,25	824,28	13	166,36	164,31
(b) Jute Textiles	12	72	19	9	1,17	1,12	-	-	-
(c) Handloom Textiles & Khadi	31	11,64	11,21	1,010	43,75	36,44	-	-	-
(d) Other Textiles	939	406,05	364,35	7,207	982,30	779,88	10	36,16	41,69
5. Paper, Paper Products & Printing	351	146,16	130,62	1,582	208,35	165,27	-	-	-
6. Leather & Leather Products	40	4,52	3,59	185	10,15	8,39	-	-	-
7. Rubber & Rubber Products	84	15,81	8,71	339	22,50	18,83	-	-	-
8. Chemicals & Chemical Products	2,006	1331,20	978,24	7,488	3023,50	2318,85	63	269,74	213,84
(a) Heavy Industrial Chemicals	194	303,55	239,49	866	634,49	487,43	7	60,09	54,47
(b) Fertilisers	23	211,51	177,98	92	709,76	536,14	1	18,00	48
(c) Drugs & Pharmaceuticals	279	260,43	192,65	1,375	644,15	434,35	20	54,63	66,31
(d) Non-Edible Oils	28	55,23	32,59	60	50,83	54,20	-	-	-
(e) Other Chemicals & Chemical Products	1,482	500,48	335,52	5,095	984,27	806,73	35	137,02	92,59
9. Petroleum, Coal Products & Nuclear Fuels	109	739,84	687,42	151	460,21	414,25	3	86,85	7,45
10. Manufacture of Cement & Cement Products	47	167,55	184,99	356	284,56	225,88	2	8,16	-
11. Basic Metals & Metal Products	1,074	556,13	435,83	5,000	928,88	701,97	10	10,09	7,69
(a) Iron & Steel	371	391,28	304,95	1,147	587,37	430,51	1	1,24	1,24
(b) Non-Ferrous Metals	143	39,10	29,37	216	88,55	79,47	-	-	-
(c) Other Metal Products	560	125,75	101,51	3,637	252,97	191,99	9	8,85	6,45
12. Engineering	1,661	613,86	455,13	4,296	721,15	557,25	35	123,18	120,84
(a) Heavy Engineering	561	232,57	160,52	458	228,63	163,36	6	3,73	1,79
(b) Light Engineering	578	130,14	113,87	2,029	139,86	103,32	16	72,44	79,31
(c) Electrical Machinery & Goods	428	231,78	163,64	1,466	216,88	170,50	4	8,95	2,41
(d) Electronic Machinery & Goods	94	19,37	17,10	343	135,77	120,07	9	38,05	37,32
13. Vehicles, Vehicle Parts & Transport Equipments	1,831	54,49	34,90	1,063	125,09	81,75	15	33,15	12,11
14. Other Industries	53,816	909,12	618,19	73,850	781,20	570,94	27	107,06	76,02
15. Electricity, Gas & Water	30	336,58	296,81	162	891,93	743,37	2	13,00	12,00
(a) Electricity Generation & Transmission	23	334,75	296,57	119	863,66	716,13	1	12,00	12,00
(b) Non-Conventional Energy	-	-	-	6	30	26	-	-	-
(c) Gas, Steam & Water Supply	7	1,83	24	37	27,97	26,98	1	1,00	-
16. Construction	112	91,96	69,58	1,106	245,99	216,63	1	49	49
III. TRANSPORT OPERATORS	9,159	93,54	62,84	23,095	244,44	178,66	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	17,473	131,41	99,73	55,325	462,42	348,48	4	1,73	99
V. PERSONAL LOANS	1,69,135	830,11	692,54	3,63,937	1861,68	1450,78	1,771	55,46	55,21

1. Loans for Purchase of Consumer Durables	10,726	26,20	17,76	16,702	54,89	42,04	1	10	10
2. Loans for Housing	43,632	420,02	369,61	88,185	705,42	556,17	26	3,30	2,77
3. Rest of the Personal Loans	1,14,777	383,89	305,17	2,59,050	1101,37	852,57	1,744	52,07	52,35
VI. TRADE	47,974	820,60	586,49	1,11,615	1443,79	1178,60	14	37,87	24,81
1. Wholesale Trade	6,237	592,27	411,28	10,869	821,62	679,41	11	37,28	24,30
2. Retail Trade	41,737	228,33	175,21	1,00,746	622,17	499,19	3	59	50
VII. FINANCE	2,010	132,93	94,53	1,208	706,08	438,23	1	10,00	10,00
VIII. ALL OTHERS	38,415	564,21	427,64	69,755	993,52	829,23	2	66	93
TOTAL BANK CREDIT	6,16,033	9892,01	7761,59	11,17,864	17893,57	13900,57	1,979	998,44	777,07
OF WHICH: 1. Artisans & Village Industries	15,978	29,86	23,83	24,415	55,83	43,38	2	31	31
2. Other Small Scale Industries	27,296	1034,26	726,10	37,990	1641,35	1221,49	38	106,36	85,08

OCCUPATION	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	1,83,588	304,04	266,75	347	24,04	21,59	8,37,056	2888,00	2377,83
1. Direct Finance	1,82,956	299,82	263,56	338	3,24	2,86	8,27,876	2295,28	1906,90
2. Indirect Finance	632	4,21	3,19	9	20,80	18,73	9,180	592,72	470,92
II. INDUSTRY	14,508	27,97	20,62	6,160	2551,45	2183,64	1,92,530	20413,09	16074,30
1. Mining & Quarrying	21	94	69	26	84,28	78,46	428	243,07	204,24
2. Food Manufacturing & Processing	87	2,66	2,24	183	149,42	121,54	2,520	1021,35	608,80
(a) Rice Mills, Flour & Dal Mills	11	76	53	12	2,04	1,36	478	87,73	71,23
(b) Sugar	-	-	-	-	-	-	5	7,14	3,99
(c) Edible Oils & Vanaspati	7	4	4	125	96,16	73,39	605	339,79	206,54
(d) Tea Processing	-	-	-	-	-	-	26	16,99	9,83
(e) Processing of Fruits & Vegetables	-	-	-	9	22,75	22,59	94	45,98	37,61
(f) Others	69	1,86	1,67	37	28,47	24,20	1,312	523,71	279,60
3. Beverage & Tobacco	14	90	24	4	1,04	22	248	79,16	30,96
4. Textiles	10	52	47	658	292,42	254,19	12,772	3699,83	3106,26
(a) Cotton Textiles	4	50	46	250	179,70	149,71	3,140	2105,32	1766,87
(b) Jute Textiles	-	-	-	-	-	-	21	1,88	1,31
(c) Handloom Textiles & Khadi	2	1	1	6	6	6	1,049	55,45	47,72
(d) Other Textiles	4	2	1	402	112,66	104,42	8,562	1537,18	1290,35
5. Paper, Paper Products & Printing	29	68	66	94	68,17	62,88	2,056	423,36	359,42
6. Leather & Leather Products	33	19	15	15	12	11	273	14,98	12,24
7. Rubber & Rubber Products	8	15	18	12	20,17	20,26	443	58,62	47,99
8. Chemicals & Chemical Products	24	41	45	319	641,30	467,60	9,900	5266,14	3978,97
(a) Heavy Industrial Chemicals	-	-	-	18	162,16	121,91	1,085	1160,30	903,29
(b) Fertilisers	-	-	-	6	15,12	13,50	122	954,39	728,10
(c) Drugs & Pharmaceuticals	-	-	-	100	229,93	190,09	1,774	1189,14	883,40
(d) Non-Edible Oils	-	-	-	7	6,94	7,21	95	112,99	94,01
(e) Other Chemicals & Chemical Products	24	41	45	188	227,15	134,90	6,824	1849,33	1370,18
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	33	67,60	66,62	296	1354,50	1175,74
10. Manufacture of Cement & Cement Products	10	52	49	13	22,15	27,65	428	482,94	439,01
11. Basic Metals & Metal Products	33	29	23	178	116,65	133,33	6,295	1612,03	1279,04
(a) Iron & Steel	-	-	-	84	93,84	101,89	1,603	1073,72	838,58
(b) Non-Ferrous Metals	-	-	-	10	9,42	17,72	369	137,07	126,57
(c) Other Metal Products	33	29	23	84	13,39	13,72	4,323	401,25	313,90
12. Engineering	135	1,19	84	258	301,45	236,97	6,385	1760,82	1371,03
(a) Heavy Engineering	2	18	3	65	65,42	56,60	1,092	530,53	382,30
(b) Light Engineering	112	84	65	81	63,56	55,09	2,816	406,84	352,24
(c) Electrical Machinery & Goods	19	11	9	94	168,54	122,02	2,011	626,25	458,67
(d) Electronic Machinery & Goods	2	7	7	18	3,93	3,27	466	197,19	177,82
13. Vehicles, Vehicle Parts & Transport Equipments	72	1,02	68	57	16,71	12,84	3,038	230,46	142,28
14. Other Industries	14,005	17,84	12,69	4,064	351,70	340,36	1,45,762	2166,92	1618,20
15. Electricity, Gas & Water	4	9	7	19	283,74	239,47	217	1525,34	1291,71
(a) Electricity Generation & Transmission	-	-	-	14	218,34	217,26	157	1428,76	1241,95
(b) Non-Conventional Energy	-	-	-	3	65,22	22,06	9	65,52	22,32
(c) Gas, Steam & Water Supply	4	9	7	2	17	16	51	31,07	27,44

16. Construction	23	57	54	227	134,54	121,15	1,469	473,56	408,39
III. TRANSPORT OPERATORS	5,151	34,96	23,72	360	39,05	29,25	37,765	411,99	294,47
IV. PROFESSIONAL AND OTHER SERVICES	8,413	17,12	13,44	1,211	80,11	62,72	82,426	692,78	525,36
V. PERSONAL LOANS	32,621	66,75	57,90	10,917	124,92	101,38	5,78,381	2938,91	2357,82
1. Loans for Purchase of Consumer Durables	5,700	11,93	8,50	238	1,48	1,11	33,367	94,60	69,51
2. Loans for Housing	3,355	11,56	10,85	1,793	39,44	33,28	1,36,991	1179,73	972,68
3. Rest of the Personal Loans	23,566	43,26	38,55	8,886	83,99	67,00	4,08,023	1664,59	1315,63
VI. TRADE	28,136	43,63	33,01	4,565	492,38	349,94	1,92,304	2838,28	2172,85
1. Wholesale Trade	1,252	3,81	3,13	1,321	420,62	297,03	19,690	1875,61	1415,15
2. Retail Trade	26,884	39,82	29,88	3,244	71,77	52,91	1,72,614	962,67	757,69
VII. FINANCE	4	12	9	214	162,02	131,71	3,437	1011,15	674,56
VIII. ALL OTHERS	3,897	6,45	5,72	4,450	141,45	106,46	1,16,519	1706,29	1369,99
TOTAL BANK CREDIT	2,76,318	501,04	421,24	28,224	3615,42	2986,70	20,40,418	32900,48	25847,18
OF WHICH: 1. Artisans & Village Industries	12,136	11,80	8,87	565	1,71	1,17	53,096	99,51	77,56
2. Other Small Scale Industries	1,462	6,72	5,22	3,646	174,52	161,29	70,432	2963,22	2199,16