

State : Gujarat

Table No. 5.9 – District-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2000

WESTERN REGION		(Amount in Rupees Thousand)							
		STATE : GUJARAT							
		AHMEDABAD		AMRELI		ANAND		BANASKANTHA	
		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		21,641	134,41,43	57,643	102,51,83	31,331	90,89,96	46,422	116,55,25
1. Direct Finance		21,024	80,62,03	57,417	101,72,34	31,053	86,29,48	46,315	116,11,04
2. Indirect Finance		617	53,79,40	226	79,49	278	4,60,48	107	44,21
II. INDUSTRY		52,438	5636,51,69	5,882	43,97,31	2,391	46,49,10	3,678	22,95,82
1. Mining & Quarrying		41	34,49,53	1	2,36	5	10,91	10	1,57,61
2. Manufacturing & Processing		52,064	5253,40,80	5,880	43,94,50	2,362	46,25,78	3,660	20,71,02
3. Electricity, Gas & Water		43	106,48,93	—	—	—	—	—	—
4. Construction		290	242,12,43	1	45	24	12,41	8	67,19
III. TRANSPORT OPERATORS		3,964	67,85,74	359	1,44,89	2,700	10,36,21	925	1,95,33
IV. PROFESSIONAL AND OTHER SERVICES		13,104	189,05,87	2,480	4,53,72	2,376	14,31,68	1,458	4,80,61
V. PERSONAL LOANS		1,32,818	707,06,38	7,559	19,55,59	23,763	78,67,10	8,851	25,61,36
1. Loans for Purchase of Consumer Durables		4,512	13,44,82	616	60,34	1,362	2,40,95	137	25,87
2. Loans for Housing		31,370	304,29,14	1,966	9,65,01	4,560	22,41,89	1,393	8,87,56
3. Rest of the Personal Loans		96,936	389,32,42	4,977	9,30,24	17,841	53,84,26	7,321	16,47,93
VI. TRADE		22,553	1023,19,71	8,370	18,86,59	5,193	25,71,03	5,703	16,53,70
1. Wholesale Trade		5,490	820,71,75	1,055	3,90,01	275	7,55,94	304	2,92,16
2. Retail Trade		17,063	202,47,96	7,315	14,96,58	4,918	18,15,09	5,399	13,61,54
VII. FINANCE		610	490,91,32	6	11,16	52	2,82,92	2	3,50,14
VIII. ALL OTHERS		29,704	433,29,37	1,663	8,33,63	3,809	19,97,07	1,937	18,40,67
TOTAL BANK CREDIT		2,76,832	8682,31,51	83,962	199,34,72	71,615	289,25,07	68,976	210,32,88
OF WHICH: 1. Artisans & Village Industries		5,436	9,51,94	1,844	2,50,70	771	1,14,62	2,772	2,85,27
2. Other Small Scale Industries		15,695	734,41,89	2,789	7,29,51	1,110	16,89,22	459	8,97,43

		STATE : GUJARAT							
		BHARUCH		BHAVNAGAR		DAHOD		DANGS	
		No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
		9	10	11	12	13	14	15	16
		9	10	11	12	13	14	15	16
I. AGRICULTURE		28,750	72,97,24	34,933	88,36,78	28,560	34,27,71	3,606	3,26,79
1. Direct Finance		28,606	66,48,76	33,576	77,24,26	28,310	33,94,36	3,605	3,26,67
2. Indirect Finance		144	6,48,48	1,357	11,12,52	250	33,35	1	12
II. INDUSTRY		4,677	971,93,46	6,923	294,49,55	2,780	15,91,00	238	48,05
1. Mining & Quarrying		26	21,47,83	13	94,90	—	—	—	—
2. Manufacturing & Processing		4,612	884,20,01	6,841	285,56,04	2,763	15,87,52	238	48,05
3. Electricity, Gas & Water		6	15,44,86	19	4,97,11	—	—	—	—
4. Construction		33	50,80,76	50	3,01,50	17	3,48	—	—
III. TRANSPORT OPERATORS		1,878	12,06,18	1,141	5,26,44	534	2,55,00	46	31,08
IV. PROFESSIONAL AND OTHER SERVICES		1,782	10,31,34	4,486	17,09,80	1,033	2,11,43	495	50,49
V. PERSONAL LOANS		13,927	73,24,05	27,415	104,07,81	6,858	14,13,27	663	1,75,23
1. Loans for Purchase of Consumer Durables		1,215	1,93,80	1,454	2,93,83	869	1,05,46	161	29,12
2. Loans for Housing		3,098	45,50,70	7,263	57,13,42	906	4,15,10	71	52,99
3. Rest of the Personal Loans		9,614	25,79,55	18,698	44,00,56	5,083	8,92,71	431	93,12
VI. TRADE		10,730	34,83,57	11,409	233,37,25	6,406	8,85,99	1,070	1,31,17
1. Wholesale Trade		484	9,06,76	1,181	207,20,95	71	38,70	7	2,86
2. Retail Trade		10,246	25,76,81	10,228	26,16,30	6,335	8,47,29	1,063	1,28,31
VII. FINANCE		19	90,51	276	4,49,76	33	21,32	—	—
VIII. ALL OTHERS		1,575	16,89,93	4,335	69,35,50	780	2,15,99	187	52,18
TOTAL BANK CREDIT		63,338	1193,16,28	90,918	816,52,89	46,984	80,21,71	6,305	8,14,99
OF WHICH: 1. Artisans & Village Industries		1,695	1,95,88	2,648	3,85,69	2,172	1,60,92	213	12,99
2. Other Small Scale Industries		1,472	60,81,55	2,899	115,59,93	447	9,26,18	15	10,69

STATE : GUJARAT								
OCCUPATION	GANDHINAGAR		JAMNAGAR		JUNAGADH		KACHCHH	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
	17	18	19	20	21	22	23	24
I. AGRICULTURE	4,687	14,85,70	75,616	119,77,88	62,352	173,89,99	15,016	65,69,39
1. Direct Finance	3,885	12,00,00	75,332	116,84,52	62,035	155,20,29	14,948	63,57,05
2. Indirect Finance	802	2,85,70	284	2,93,36	317	18,69,70	68	2,12,34
II. INDUSTRY	2,317	149,71,42	6,135	695,71,61	7,108	170,42,10	8,970	199,27,41
1. Mining & Quarrying	—	—	23	56,07,78	31	7,33,88	44	9,31,92
2. Manufacturing & Processing	2,302	131,21,24	6,066	630,54,60	7,063	162,68,14	8,860	180,02,13
3. Electricity, Gas & Water	5	18,27,96	3	9,44	1	2,56	1	2,52
4. Construction	10	22,22	43	8,99,79	13	37,52	65	9,90,84
III. TRANSPORT OPERATORS	656	3,17,13	1,230	11,08,71	1,001	7,12,64	1,816	18,70,86
IV. PROFESSIONAL AND OTHER SERVICES	4,195	9,02,99	3,607	12,56,96	3,515	11,30,02	2,938	29,83,51
V. PERSONAL LOANS	10,074	42,34,27	23,809	72,44,77	19,502	61,99,03	18,065	78,51,24
1. Loans for Purchase of Consumer Durables	616	1,64,57	2,425	3,56,09	2,535	4,62,04	1,233	2,70,14
2. Loans for Housing	2,668	20,42,80	5,802	27,45,01	4,844	28,13,30	3,978	29,35,72
3. Rest of the Personal Loans	6,790	20,26,90	15,582	41,43,67	12,123	29,23,69	12,854	46,45,38
VI. TRADE	1,437	8,66,87	8,832	37,00,40	10,178	46,17,58	6,792	64,74,25
1. Wholesale Trade	406	3,55,44	328	11,79,46	846	23,39,79	488	12,93,50
2. Retail Trade	1,031	5,11,43	8,504	25,20,94	9,332	22,77,79	6,304	51,80,75
VII. FINANCE	11	29,49,44	203	8,04,75	603	85,77	91	2,55,69
VIII. ALL OTHERS	1,304	18,52,65	4,161	51,76,55	3,780	30,84,79	2,664	27,05,40
TOTAL BANK CREDIT	24,681	275,80,47	1,23,593	1008,41,63	1,08,039	502,61,92	56,352	486,37,75
OF WHICH: 1. Artisans & Village Industries	551	85,80	2,948	4,31,85	3,003	4,49,60	4,458	3,97,75
2. Other Small Scale Industries	1,326	12,89,06	2,067	30,43,57	2,279	66,81,08	2,425	34,58,75

STATE : GUJARAT								
OCCUPATION	KHEDA		MAHESANA		NARMADA		NAVSARI	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
	25	26	27	28	29	30	31	32
I. AGRICULTURE	33,400	100,74,21	32,828	104,60,46	9,809	14,14,51	20,613	41,11,31
1. Direct Finance	32,816	90,29,65	32,484	94,83,65	9,779	14,05,85	20,533	39,87,89
2. Indirect Finance	584	10,44,56	344	9,76,81	30	8,66	80	1,23,42
II. INDUSTRY	2,641	108,02,09	4,807	307,18,04	641	81,62	2,819	30,95,14
1. Mining & Quarrying	8	1,37,03	11	1,60,11	—	—	12	58,14
2. Manufacturing & Processing	2,525	105,61,95	4,755	304,29,18	638	80,34	2,746	29,43,29
3. Electricity, Gas & Water	—	—	1	10,13	—	—	1	1,55
4. Construction	108	1,03,11	40	1,18,62	3	1,28	60	92,16
III. TRANSPORT OPERATORS	2,075	29,16,98	2,572	12,05,35	149	1,10,09	1,357	9,26,61
IV. PROFESSIONAL AND OTHER SERVICES	2,462	14,75,66	2,673	9,85,59	88	15,61	3,443	11,23,14
V. PERSONAL LOANS	20,772	84,37,23	16,418	53,61,48	2,270	4,69,87	19,486	65,99,20
1. Loans for Purchase of Consumer Durables	1,152	2,71,01	361	74,91	293	56,60	1,451	2,95,87
2. Loans for Housing	4,616	27,25,50	3,090	20,39,70	223	89,72	4,290	24,85,90
3. Rest of the Personal Loans	15,004	54,40,72	12,967	32,46,87	1,754	3,23,55	13,745	38,17,43
VI. TRADE	6,242	29,58,08	5,223	30,46,77	2,828	3,06,37	5,123	24,82,80
1. Wholesale Trade	358	11,61,96	272	6,40,72	50	15,29	452	6,32,80
2. Retail Trade	5,884	17,96,12	4,951	24,06,05	2,778	2,91,08	4,671	18,50,00
VII. FINANCE	69	12,29,64	223	87,01	—	—	67	4,09,28
VIII. ALL OTHERS	3,270	18,53,55	3,130	28,86,66	1,147	2,38,63	1,861	9,27,21
TOTAL BANK CREDIT	70,931	397,47,44	67,874	547,51,36	16,932	26,36,70	54,769	196,74,69
OF WHICH: 1. Artisans & Village Industries	1,102	1,62,86	2,057	2,41,63	399	29,26	1,009	2,64,41
2. Other Small Scale Industries	784	22,17,25	1,867	55,19,75	111	30,12	954	9,24,71

STATE : GUJARAT								
OCCUPATION	PANCH MAHALS		PATAN		PORBANDAR		RAJKOT	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing

	33	34	35	36	37	38	39	40
I. AGRICULTURE	31,367	47,54,64	16,199	59,65,56	13,731	100,08,68	73,898	147,62,37
1. Direct Finance	31,267	44,20,85	16,122	59,27,20	13,570	61,07,63	73,521	135,90,28
2. Indirect Finance	100	3,33,79	77	38,36	161	39,01,05	377	11,72,09
II. INDUSTRY	4,614	179,46,47	1,555	25,69,01	2,047	72,42,99	14,001	461,74,18
1. Mining & Quarrying	37	3,52,07	2	5,69	27	4,68,14	20	1,13,96
2. Manufacturing & Processing	4,555	175,81,95	1,542	25,24,09	2,006	65,46,07	13,871	451,26,34
3. Electricity, Gas & Water	—	—	—	—	3	30,26	4	20,01
4. Construction	22	12,45	11	39,23	11	1,98,52	106	9,13,87
III. TRANSPORT OPERATORS	1,209	5,71,07	1,116	4,39,90	913	3,02,75	1,017	8,14,83
IV. PROFESSIONAL AND OTHER SERVICES	2,146	4,14,75	954	3,20,42	833	3,32,71	6,161	35,60,58
V. PERSONAL LOANS	11,801	29,67,35	7,008	20,49,37	8,066	23,29,80	39,715	157,98,54
1. Loans for Purchase of Consumer Durables	1,026	1,56,15	120	36,71	726	1,25,78	2,297	4,75,73
2. Loans for Housing	2,114	11,59,03	1,825	9,19,24	1,711	7,91,91	13,374	70,47,05
3. Rest of the Personal Loans	8,661	16,52,17	5,063	10,93,42	5,629	14,12,11	24,044	82,75,76
VI. TRADE	7,417	15,79,57	2,890	13,79,52	2,652	7,22,31	11,223	63,27,59
1. Wholesale Trade	941	3,99,07	354	9,54,80	307	1,22,69	622	19,71,35
2. Retail Trade	6,476	11,80,50	2,536	4,24,72	2,345	5,99,62	10,601	43,56,24
VII. FINANCE	8	2,91,38	2	12,19	201	32,28	310	4,94,83
VIII. ALL OTHERS	2,304	6,68,78	1,686	19,60,01	1,165	4,47,17	6,654	61,14,00
TOTAL BANK CREDIT	60,866	291,94,01	31,410	146,95,98	29,608	214,18,69	1,52,979	940,46,92
OF WHICH: 1. Artisans & Village Industries	1,945	2,82,17	1,159	1,33,42	545	69,00	3,724	6,74,64
2. Other Small Scale Industries	1,091	22,13,85	179	6,36,03	656	1,89,30	6,749	160,00,90

STATE : GUJARAT

OCCUPATION	SABARKANTHA		SURAT		SURENDRANAGAR		VADODARA		VALSAD
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	No. of
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts
	41	42	43	44	45	46	47	48	49
I. AGRICULTURE	37,214	114,66,49	57,800	142,97,99	29,104	74,04,92	52,990	355,18,16	17,546
1. Direct Finance	36,941	109,96,79	55,902	132,07,17	28,996	73,14,78	52,395	86,90,35	17,444
2. Indirect Finance	273	4,69,70	1,898	10,90,82	108	90,14	595	268,27,81	102
II. INDUSTRY	3,744	28,81,59	16,776	1513,30,92	7,212	215,71,53	17,866	4122,06,13	10,270
1. Mining & Quarrying	11	79,30	21	30,07,07	15	59,14	62	27,36,74	8
2. Manufacturing & Processing	3,720	27,47,87	16,555	1315,10,85	7,193	214,76,80	17,392	3042,47,49	10,207
3. Electricity, Gas & Water	6	29,26	21	163,82,92	1	3,87	100	981,54,90	2
4. Construction	7	25,16	179	4,30,08	3	31,72	312	70,67,00	53
III. TRANSPORT OPERATORS	1,716	6,12,43	3,096	29,56,54	518	1,54,75	4,250	34,08,07	1,527
IV. PROFESSIONAL AND OTHER SERVICES	3,049	7,62,05	4,658	38,86,86	2,523	5,55,48	7,131	56,77,06	4,836
V. PERSONAL LOANS	12,440	36,08,64	41,497	178,81,20	11,706	37,53,02	78,908	327,37,75	14,990
1. Loans for Purchase of Consumer Durables	593	91,23	2,096	5,21,64	804	1,73,00	2,682	6,45,68	2,631
2. Loans for Housing	2,752	14,08,66	9,530	63,90,81	2,296	14,41,44	19,964	124,17,48	3,287
3. Rest of the Personal Loans	9,095	21,08,75	29,871	109,68,75	8,606	21,38,58	56,262	196,74,59	9,072
VI. TRADE	6,717	14,81,95	13,657	222,27,68	6,616	26,46,69	16,899	161,87,47	6,144
1. Wholesale Trade	396	1,54,73	1,760	154,34,11	189	13,53,00	2,566	66,53,47	488
2. Retail Trade	6,321	13,27,22	11,897	67,93,57	6,427	12,93,69	14,333	95,34,00	5,656
VII. FINANCE	94	1,67,75	129	14,71,30	106	5,09,60	291	55,75,61	31
VIII. ALL OTHERS	3,305	15,14,41	12,340	101,74,23	1,662	15,26,72	19,944	371,94,03	2,152
TOTAL BANK CREDIT	68,279	224,95,31	1,49,953	2242,26,72	59,447	381,22,71	1,98,279	5485,04,28	57,496
OF WHICH: 1. Artisans & Village Industries	2,383	3,53,16	2,427	5,13,72	2,586	2,89,78	3,301	7,75,51	1,948
2. Other Small Scale Industries	720	10,12,79	9,031	327,40,87	2,567	19,23,72	7,753	285,97,45	4,987