

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2010**

WESTERN REGION  
STATE: GUJARAT

(Amount in ₹ Lakh)

| OCCUPATION   | RURAL              |                 |                       | SEMI-URBAN         |                 |                       |
|--|--------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
|  | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|  | 1                  | 2               | 3                     | 4                  | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>9,30,198</b>    | <b>8230,83</b>  | <b>7321,61</b>        | <b>5,29,108</b>    | <b>6273,00</b>  | <b>5286,30</b>        |
| 1. Direct Finance                                  | 9,18,594           | 7729,81         | 6999,47               | 5,21,485           | 5136,89         | 4430,12               |
| 2. Indirect Finance                                | 11,604             | 501,01          | 322,14                | 7,623              | 1136,11         | 856,17                |
| <b>II. INDUSTRY</b>                                | <b>15,035</b>      | <b>14064,61</b> | <b>10427,02</b>       | <b>18,186</b>      | <b>9258,12</b>  | <b>6612,97</b>        |
| 1. Mining & Quarrying                              | 150                | 2595,65         | 2452,78               | 329                | 338,53          | 166,09                |
| 2. Food Manufacturing & Processing                 | 1,569              | 1393,60         | 1049,74               | 2,282              | 968,13          | 724,76                |
| (a) Rice Mills, Flour & Dal Mills                  | 340                | 72,65           | 61,97                 | 339                | 125,85          | 99,50                 |
| (b) Sugar  | 9                  | 1,89            | 88                    | 13                 | 6,97            | 5,70                  |
| (c) Edible Oils & Vanaspati                        | 77                 | 1076,95         | 860,12                | 365                | 236,52          | 185,44                |
| (d) Tea Processing                                 | 6                  | 73              | 69                    | 7                  | 5,58            | 3,60                  |
| (e) Processing of Fruits & Vegetables              | 24                 | 11,61           | 9,78                  | 87                 | 68,77           | 47,22                 |
| (f) Others   | 1,113              | 229,78          | 116,30                | 1,471              | 524,44          | 383,30                |
| 3. Beverage & Tobacco                              | 73                 | 6,09            | 3,33                  | 161                | 29,50           | 22,71                 |
| 4. Textiles  | 3,122              | 1354,05         | 1266,52               | 3,268              | 1602,50         | 1307,38               |
| (a) Cotton Textiles                                | 335                | 741,39          | 714,79                | 856                | 1349,91         | 1093,22               |
| (b) Jute & Other Natural Fibre Textiles            | 86                 | 7,82            | 6,63                  | 51                 | 4,60            | 3,29                  |
| (c) Handloom Textiles & Khadi                      | 702                | 4,48            | 2,93                  | 526                | 18,11           | 15,41                 |
| (d) Other Textiles & Textile Products              | 1,999              | 600,36          | 542,17                | 1,835              | 229,88          | 195,46                |
| 5. Paper, Paper Products & Printing                | 195                | 71,72           | 61,77                 | 642                | 574,00          | 434,70                |
| 6. Woods and Wood Products                         | 581                | 42,72           | 34,99                 | 621                | 116,04          | 97,86                 |
| 7. Leather & Leather Products                      | 685                | 11,50           | 9,82                  | 347                | 11,81           | 7,99                  |
| 8. Gems and Jewellery                              | 68                 | 2,25            | 1,97                  | 134                | 15,54           | 11,72                 |
| 9. Rubber & Plastic Products                       | 363                | 347,73          | 301,04                | 679                | 415,13          | 322,48                |
| 10. Chemicals & Chemical Products                  | 504                | 1839,37         | 940,17                | 1,389              | 1357,20         | 816,75                |
| (a) Heavy Industrial Chemicals                     | 113                | 514,68          | 395,26                | 352                | 413,82          | 262,73                |
| (b) Fertilisers                                    | 20                 | 279,60          | 78,45                 | 22                 | 359,01          | 125,97                |
| (c) Drugs & Pharmaceuticals                        | 62                 | 147,07          | 120,50                | 185                | 192,00          | 160,07                |
| (d) Non-Edible Oils                                | 7                  | 7,22            | 6,11                  | 93                 | 49,71           | 37,71                 |
| (e) Other Chemicals & Chemical Products            | 302                | 890,80          | 339,86                | 737                | 342,67          | 230,28                |
| 11. Petroleum, Coal Products & Nuclear Fuels       | 28                 | 219,21          | 167,04                | 48                 | 382,67          | 375,12                |
| 12. Manufacture of Cement & Cement Products        | 179                | 469,94          | 280,85                | 231                | 130,62          | 125,07                |
| 13. Basic Metals & Metal Products                  | 480                | 1920,40         | 1181,89               | 864                | 1022,55         | 618,25                |
| (a) Iron & Steel                                   | 124                | 1347,61         | 700,45                | 253                | 614,77          | 339,59                |
| (b) Non-Ferrous Metals                             | 49                 | 51,12           | 38,99                 | 97                 | 194,54          | 120,89                |
| (c) Metal Products                                 | 307                | 521,67          | 442,45                | 514                | 213,24          | 157,77                |
| 14. Engineering                                    | 805                | 360,01          | 205,73                | 1,628              | 792,01          | 526,26                |
| (a) Heavy Engineering                              | 179                | 45,75           | 31,49                 | 150                | 116,66          | 80,11                 |
| (b) Light Engineering                              | 347                | 173,65          | 61,09                 | 1,008              | 338,83          | 240,59                |
| (c) Electrical Machinery & Goods                   | 192                | 127,92          | 108,12                | 238                | 323,34          | 196,73                |
| (d) Electronic Machinery & Goods                   | 87                 | 12,70           | 5,02                  | 232                | 13,18           | 8,82                  |
| 15. Vehicles, Vehicle Parts & Transport Equipments | 284                | 232,17          | 109,92                | 247                | 171,76          | 126,61                |
| 16. Other Industries                               | 4,387              | 460,87          | 346,08                | 4,146              | 637,08          | 511,64                |
| 17. Electricity, Gas & Water                       | 24                 | 1030,51         | 799,04                | 51                 | 321,74          | 139,00                |
| (a) Electricity Generation & Transmission          | 10                 | 718,72          | 493,01                | 6                  | 224,12          | 50,93                 |
| (b) Non-Conventional Energy                        | 3                  | 87              | 1,10                  | 7                  | 12,11           | 10,34                 |
| (c) Gas, Steam & Water Supply                      | 11                 | 310,92          | 304,93                | 38                 | 85,51           | 77,72                 |
| 18. Construction                                   | 1,538              | 1706,81         | 1214,34               | 1,119              | 371,32          | 278,57                |
| (a) Other than Infrastructure                      | 890                | 277,01          | 188,54                | 780                | 202,00          | 135,53                |
| (b) Infrastructure Construction                    | 648                | 1429,80         | 1025,80               | 339                | 169,32          | 143,04                |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>11,737</b>      | <b>636,88</b>   | <b>347,46</b>         | <b>7,441</b>       | <b>378,09</b>   | <b>221,23</b>         |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>32,312</b>      | <b>539,72</b>   | <b>391,61</b>         | <b>34,056</b>      | <b>895,64</b>   | <b>665,71</b>         |
| 1. Professional Services                           | 8,640              | 99,42           | 72,50                 | 9,059              | 105,97          | 82,01                 |
| 2. Tourism, Hotel & Restaurants                    | 809                | 36,58           | 28,43                 | 766                | 37,51           | 27,01                 |
| 3. Recreation services                             | 215                | 12,57           | 5,77                  | 248                | 5,15            | 4,29                  |
| 4. IT and Telecommunications                       | 28                 | 3,52            | 2,96                  | 63                 | 4,12            | 3,11                  |
| 5. Others  | 22,620             | 387,64          | 281,95                | 23,920             | 742,91          | 549,29                |
| <b>V. PERSONAL LOANS</b>                           | <b>1,62,682</b>    | <b>3688,56</b>  | <b>2719,20</b>        | <b>2,44,931</b>    | <b>5230,25</b>  | <b>3917,21</b>        |
| 1. Housing   | 25,964             | 1174,05         | 996,38                | 57,481             | 2382,75         | 2009,24               |
| 2. Consumer Durables                               | 3,611              | 21,75           | 16,35                 | 4,851              | 28,11           | 21,35                 |
| 3. Vehicles  | 30,453             | 877,96          | 547,48                | 42,994             | 874,92          | 529,04                |
| 4. Education                                       | 9,894              | 352,68          | 294,54                | 10,877             | 362,49          | 279,90                |
| 5. Personal Credit Cards                           | 1,656              | 12,58           | 5,79                  | 2,137              | 17,19           | 8,92                  |
| 6. Others  | 91,104             | 1249,54         | 858,66                | 1,26,591           | 1564,80         | 1068,76               |
| <b>VI. TRADE</b>                                   | <b>71,229</b>      | <b>1910,05</b>  | <b>1634,71</b>        | <b>65,573</b>      | <b>1897,22</b>  | <b>1246,29</b>        |
| 1. Wholesale Trade                                 | 1,554              | 1210,19         | 1143,92               | 2,120              | 642,26          | 366,61                |
| 2. Retail Trade                                    | 69,675             | 699,85          | 490,79                | 63,453             | 1254,96         | 879,68                |
| <b>VII. FINANCE</b>                                | <b>5,204</b>       | <b>172,99</b>   | <b>92,46</b>          | <b>2,552</b>       | <b>205,73</b>   | <b>54,99</b>          |
| <b>VIII. ALL OTHERS</b>                            | <b>17,657</b>      | <b>122,75</b>   | <b>86,06</b>          | <b>30,181</b>      | <b>320,48</b>   | <b>224,94</b>         |
| <b>TOTAL BANK CREDIT</b>                           | <b>12,46,054</b>   | <b>29366,39</b> | <b>23020,12</b>       | <b>9,32,028</b>    | <b>24458,53</b> | <b>18229,63</b>       |

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WESTERN REGION  
STATE: GUJARAT

(Amount in ₹ Lakh)

| OCCUPATION   | URBAN           |                 |                    | METROPOLITAN    |                  |                    |
|--|-----------------|-----------------|--------------------|-----------------|------------------|--------------------|
|  | No. of Accounts | Credit Limit    | Amount Outstanding | No. of Accounts | Credit Limit     | Amount Outstanding |
|  | 7               | 8               | 9                  | 10              | 11               | 12                 |
| <b>I. AGRICULTURE</b>                              | <b>65,546</b>   | <b>2560,10</b>  | <b>1845,64</b>     | <b>33,615</b>   | <b>4063,89</b>   | <b>3248,04</b>     |
| 1. Direct Finance                                  | 63,666          | 1160,60         | 874,20             | 31,274          | 2107,46          | 1742,81            |
| 2. Indirect Finance                                | 1,880           | 1399,50         | 971,44             | 2,341           | 1956,43          | 1505,23            |
| <b>II. INDUSTRY</b>                                | <b>16,877</b>   | <b>15783,11</b> | <b>11099,04</b>    | <b>72,050</b>   | <b>90452,69</b>  | <b>60690,34</b>    |
| 1. Mining & Quarrying                              | 249             | 381,75          | 312,37             | 375             | 2990,59          | 2217,71            |
| 2. Food Manufacturing & Processing                 | 1,539           | 1207,07         | 896,18             | 3,548           | 4507,44          | 2109,82            |
| (a) Rice Mills, Flour & Dal Mills                  | 279             | 179,05          | 113,08             | 1,140           | 186,54           | 98,27              |
| (b) Sugar  | 3               | 69              | 65                 | 30              | 122,44           | 99,77              |
| (c) Edible Oils & Vanaspati                        | 153             | 300,98          | 209,96             | 224             | 2704,73          | 965,74             |
| (d) Tea Processing                                 | 13              | 8,19            | 5,39               | 40              | 35,50            | 12,41              |
| (e) Processing of Fruits & Vegetables              | 34              | 26,76           | 22,41              | 61              | 81,96            | 68,29              |
| (f) Others   | 1,057           | 691,39          | 544,68             | 2,053           | 1376,27          | 865,34             |
| 3. Beverage & Tobacco                              | 75              | 29,01           | 20,13              | 75              | 94,50            | 54,43              |
| 4. Textiles  | 1,834           | 1268,60         | 895,08             | 30,868          | 12558,33         | 9244,60            |
| (a) Cotton Textiles                                | 495             | 1037,31         | 718,95             | 5,375           | 4936,53          | 3658,79            |
| (b) Jute & Other Natural Fibre Textiles            | 37              | 5,34            | 3,22               | 69              | 69,72            | 59,69              |
| (c) Handloom Textiles & Khadi                      | 199             | 8,08            | 5,48               | 229             | 197,27           | 139,35             |
| (d) Other Textiles & Textile Products              | 1,103           | 217,87          | 167,43             | 25,195          | 7354,82          | 5386,77            |
| 5. Paper, Paper Products & Printing                | 369             | 89,14           | 71,62              | 1,031           | 1143,01          | 825,59             |
| 6. Woods and Wood Products                         | 251             | 63,57           | 52,10              | 273             | 196,90           | 140,09             |
| 7. Leather & Leather Products                      | 104             | 10,65           | 6,43               | 305             | 87,33            | 63,76              |
| 8. Gems and Jewellery                              | 176             | 29,15           | 23,02              | 580             | 652,07           | 485,24             |
| 9. Rubber & Plastic Products                       | 778             | 774,38          | 484,73             | 1,942           | 2605,82          | 1883,58            |
| 10. Chemicals & Chemical Products                  | 1,489           | 847,01          | 526,75             | 6,632           | 12846,51         | 7978,67            |
| (a) Heavy Industrial Chemicals                     | 240             | 257,65          | 192,68             | 922             | 3713,99          | 2308,29            |
| (b) Fertilisers                                    | 10              | 33,80           | 9,82               | 744             | 1023,29          | 312,77             |
| (c) Drugs & Pharmaceuticals                        | 164             | 148,30          | 110,17             | 2,260           | 3802,71          | 2416,60            |
| (d) Non-Edible Oils                                | 44              | 58,05           | 31,00              | 30              | 73,91            | 26,10              |
| (e) Other Chemicals & Chemical Products            | 1,031           | 349,20          | 183,09             | 2,676           | 4232,60          | 2914,91            |
| 11. Petroleum, Coal Products & Nuclear Fuels       | 88              | 3340,04         | 2191,78            | 208             | 1378,70          | 891,30             |
| 12. Manufacture of Cement & Cement Products        | 214             | 159,42          | 122,16             | 242             | 991,81           | 835,74             |
| 13. Basic Metals & Metal Products                  | 1,925           | 1711,29         | 1263,77            | 6,264           | 11483,26         | 7388,34            |
| (a) Iron & Steel                                   | 668             | 1104,81         | 804,70             | 1,414           | 7583,29          | 4989,66            |
| (b) Non-Ferrous Metals                             | 401             | 214,72          | 157,76             | 570             | 895,27           | 570,45             |
| (c) Metal Products                                 | 856             | 391,76          | 301,31             | 4,280           | 3004,70          | 1828,23            |
| 14. Engineering                                    | 1,979           | 1238,54         | 818,89             | 7,358           | 6610,81          | 4832,20            |
| (a) Heavy Engineering                              | 556             | 541,43          | 383,29             | 1,010           | 1936,75          | 1520,60            |
| (b) Light Engineering                              | 1,117           | 548,62          | 319,77             | 3,306           | 2253,83          | 1808,08            |
| (c) Electrical Machinery & Goods                   | 225             | 90,57           | 77,14              | 2,698           | 2029,44          | 1252,69            |
| (d) Electronic Machinery & Goods                   | 81              | 57,92           | 38,68              | 344             | 390,79           | 250,84             |
| 15. Vehicles, Vehicle Parts & Transport Equipments | 450             | 624,61          | 421,59             | 810             | 1441,15          | 1155,31            |
| 16. Other Industries                               | 3,570           | 1251,53         | 741,68             | 7,751           | 4375,78          | 3116,62            |
| 17. Electricity, Gas & Water                       | 64              | 621,56          | 473,43             | 366             | 16660,04         | 11280,71           |
| (a) Electricity Generation & Transmission          | 24              | 402,78          | 321,07             | 274             | 15231,36         | 10259,40           |
| (b) Non-Conventional Energy                        | 5               | 4,08            | 3,62               | 26              | 511,38           | 472,01             |
| (c) Gas, Steam & Water Supply                      | 35              | 214,70          | 148,74             | 66              | 917,30           | 549,29             |
| 18. Construction                                   | 1,723           | 2135,81         | 1777,31            | 3,422           | 9828,64          | 6186,64            |
| (a) Other than Infrastructure                      | 1,385           | 362,00          | 225,50             | 1,418           | 1235,30          | 918,95             |
| (b) Infrastructure Construction                    | 338             | 1773,82         | 1551,81            | 2,004           | 8593,35          | 5267,69            |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>10,247</b>   | <b>1823,42</b>  | <b>1490,18</b>     | <b>25,403</b>   | <b>2362,68</b>   | <b>1460,91</b>     |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>24,634</b>   | <b>1617,48</b>  | <b>1172,38</b>     | <b>37,751</b>   | <b>7487,75</b>   | <b>5378,89</b>     |
| 1. Professional Services                           | 4,718           | 133,86          | 110,13             | 7,577           | 930,34           | 771,16             |
| 2. Tourism, Hotel & Restaurants                    | 701             | 187,71          | 145,43             | 1,447           | 1212,73          | 877,63             |
| 3. Recreation services                             | 204             | 30,30           | 21,73              | 277             | 173,30           | 115,13             |
| 4. IT and Telecommunications                       | 83              | 8,27            | 5,72               | 261             | 169,18           | 155,56             |
| 5. Others  | 18,928          | 1257,34         | 889,36             | 28,189          | 5002,19          | 3459,41            |
| <b>V. PERSONAL LOANS</b>                           | <b>2,58,230</b> | <b>7496,73</b>  | <b>5408,65</b>     | <b>6,35,120</b> | <b>16674,65</b>  | <b>12343,02</b>    |
| 1. Housing   | 76,476          | 4339,53         | 3472,55            | 1,25,866        | 8726,92          | 7324,43            |
| 2. Consumer Durables                               | 4,736           | 33,82           | 26,91              | 6,485           | 62,93            | 41,82              |
| 3. Vehicles  | 57,659          | 996,56          | 545,17             | 2,17,276        | 2159,99          | 1342,47            |
| 4. Education                                       | 9,464           | 340,50          | 244,04             | 19,883          | 809,64           | 563,06             |
| 5. Personal Credit Cards                           | 4,535           | 73,35           | 25,11              | 13,788          | 211,99           | 64,65              |
| 6. Others  | 1,05,360        | 1712,97         | 1094,87            | 2,51,822        | 4703,18          | 3006,58            |
| <b>VI. TRADE</b>                                   | <b>28,284</b>   | <b>2589,71</b>  | <b>1705,00</b>     | <b>48,719</b>   | <b>12106,87</b>  | <b>7842,90</b>     |
| 1. Wholesale Trade                                 | 2,806           | 1023,76         | 660,32             | 8,703           | 6702,52          | 4375,40            |
| 2. Retail Trade                                    | 25,478          | 1565,95         | 1044,69            | 40,016          | 5404,34          | 3467,50            |
| <b>VII. FINANCE</b>                                | <b>1,139</b>    | <b>411,46</b>   | <b>102,86</b>      | <b>2,062</b>    | <b>3295,41</b>   | <b>2898,74</b>     |
| <b>VIII. ALL OTHERS</b>                            | <b>49,481</b>   | <b>731,62</b>   | <b>549,04</b>      | <b>1,34,167</b> | <b>4875,85</b>   | <b>3358,42</b>     |
| <b>TOTAL BANK CREDIT</b>                           | <b>4,54,438</b> | <b>33013,64</b> | <b>23372,79</b>    | <b>9,88,887</b> | <b>141319,78</b> | <b>97221,27</b>    |