

Table No. 5.6 – State and Bank Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2001

State : Gujarat

WESTERN REGION		(Amount in Rupees Lakh)					
OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	
	1	2	3	4	5	6	
I. AGRICULTURE	3,06,550	961,52	802,37	3,53,293	1709,37	1411,41	
1. Direct Finance	3,04,247	870,19	733,54	3,50,014	1255,87	1087,43	
2. Indirect Finance	2,303	91,33	68,83	3,279	453,50	323,97	
II. INDUSTRY	64,533	7745,68	5344,95	99,498	10639,88	8498,00	
1. Mining & Quarrying	114	240,89	175,44	254	63,37	53,34	
2. Food Manufacturing & Processing	668	341,86	136,91	1,281	470,68	351,59	
(a) Rice Mills, Flour & Dal Mills	62	16,65	14,25	304	69,29	60,15	
(b) Sugar	1	10	13	9	9,36	9,57	
(c) Edible Oils & Vanaspati	324	60,24	36,22	138	138,10	83,58	
(d) Tea Processing	3	11,73	3,86	19	4,96	2,97	
(e) Processing of Fruits & Vegetables	12	4,84	3,58	41	40,93	31,75	
(f) Others	266	248,30	78,87	770	208,03	163,57	
3. Beverage & Tobacco	44	10,14	8,76	171	63,69	17,43	
4. Textiles	1,791	1153,76	926,96	9,448	2033,36	1755,38	
(a) Cotton Textiles	959	776,21	627,30	1,665	1036,54	901,91	
(b) Jute Textiles	17	21,21	25,12	9	1,33	1,15	
(c) Handloom Textiles & Khadi	12	12,40	11,61	749	37,48	32,74	
(d) Other Textiles	803	343,94	262,93	7,025	958,01	819,58	
5. Paper, Paper Products & Printing	276	138,61	90,38	1,310	223,99	168,37	
6. Leather & Leather Products	40	5,14	3,75	126	8,38	6,71	
7. Rubber & Rubber Products	79	12,00	7,36	318	33,92	25,13	
8. Chemicals & Chemical Products	1,913	1587,63	977,33	6,669	2924,05	2203,47	
(a) Heavy Industrial Chemicals	156	337,87	158,94	784	485,34	378,83	
(b) Fertilisers	15	92,69	57,64	108	639,01	488,91	
(c) Drugs & Pharmaceuticals	267	298,02	192,27	1,113	727,09	469,62	
(d) Non-Edible Oils	25	34,58	24,04	51	53,59	55,02	
(e) Other Chemicals & Chemical Products	1,450	824,47	544,43	4,613	1019,02	811,09	
9. Petroleum, Coal Products & Nuclear Fuels	111	894,62	442,08	161	236,93	204,38	
10. Manufacture of Cement & Cement Products	36	65,62	92,88	377	243,56	222,97	
11. Basic Metals & Metal Products	1,556	733,83	512,60	4,031	959,15	739,86	
(a) Iron & Steel	361	522,37	387,01	1,052	608,46	477,47	
(b) Non-Ferrous Metals	137	41,32	27,32	229	87,43	78,37	
(c) Other Metal Products	1,058	170,14	98,27	2,750	263,27	184,03	
12. Engineering	1,621	652,80	463,29	3,709	695,75	538,53	
(a) Heavy Engineering	553	225,63	161,36	451	155,72	110,33	
(b) Light Engineering	583	123,99	110,14	1,749	136,48	113,78	
(c) Electrical Machinery & Goods	400	246,36	150,12	1,168	244,69	202,80	
(d) Electronic Machinery & Goods	85	56,82	41,67	341	158,85	111,62	
13. Vehicles, Vehicle Parts & Transport Equipments	1,915	60,23	42,53	959	91,21	71,17	
14. Other Industries	54,219	1187,71	857,70	69,757	958,82	712,19	
15. Electricity, Gas & Water	32	570,06	529,12	165	1171,51	1065,27	
(a) Electricity Generation & Transmission	23	562,09	523,16	127	1144,40	1040,82	
(b) Non-Conventional Energy	2	5,69	3,77	5	24	17	
(c) Gas, Steam & Water Supply	7	2,28	2,20	33	26,87	24,28	
16. Construction	118	90,78	77,87	762	461,51	362,19	
III. TRANSPORT OPERATORS	6,037	68,31	50,98	11,977	145,37	125,40	
IV. PROFESSIONAL AND OTHER SERVICES	20,844	241,99	190,67	54,431	624,47	450,96	
V. PERSONAL LOANS	1,91,333	1014,78	863,30	3,63,925	1943,59	1685,67	
1. Loans for Purchase of Consumer Durables	10,458	27,78	18,82	20,718	77,17	63,74	
2. Loans for Housing	55,369	533,90	477,59	89,971	774,52	701,38	
3. Rest of the Personal Loans	1,25,506	453,09	366,89	2,53,236	1091,90	920,56	
VI. TRADE	43,120	1235,29	1016,67	72,064	1711,29	1468,52	
1. Wholesale Trade	7,593	981,11	823,87	8,948	1069,61	899,15	

2. Retail Trade	35,527	254,18	192,80	63,116	641,68	569,36
VII. FINANCE	198	316,45	197,93	494	713,80	438,20
VIII. ALL OTHERS	62,556	774,08	607,04	87,723	1600,70	1344,16
TOTAL BANK CREDIT	6,95,171	12358,10	9073,90	10,43,405	19088,46	15422,33
<i>OF WHICH:</i> 1. Artisans & Village Industries	10,077	23,60	17,88	12,409	45,02	38,86
2. Other Small Scale Industries	25,671	1050,13	684,38	32,581	1719,45	1243,55

CENTRAL REGION

(Amount in Rupees Lakh)

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out-standing	Accounts	Limit	Out-standing
	7	8	9	10	11	12
I. AGRICULTURE	275	18,19	8,48	1,89,715	354,98	311,92
1. Direct Finance	275	18,19	8,48	1,88,560	349,73	308,82
2. Indirect Finance	—	—	—	1,155	5,26	3,10
II. INDUSTRY	247	1069,82	875,22	14,443	29,69	21,84
1. Mining & Quarrying	—	—	—	8	63	49
2. Food Manufacturing & Processing	7	16,59	14,34	54	2,66	2,45
(a) Rice Mills, Flour & Dal Mills	—	—	—	10	1,00	96
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	3	11,51	12,29	4	3	2
(d) Tea Processing	1	5,00	2,00	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	3	8	5	40	1,63	1,48
3. Beverage & Tobacco	2	3,50	2,73	20	1,46	75
4. Textiles	29	233,45	224,68	11	42	37
(a) Cotton Textiles	14	192,15	175,71	2	25	22
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	6	15	15
(d) Other Textiles	15	41,29	48,97	3	2	1
5. Paper, Paper Products & Printing	4	11	7	21	56	57
6. Leather & Leather Products	—	—	—	1	—	—
7. Rubber & Rubber Products	1	14	14	8	15	18
8. Chemicals & Chemical Products	61	340,87	324,44	17	61	53
(a) Heavy Industrial Chemicals	9	67,16	55,75	—	—	—
(b) Fertilisers	1	18,00	48	—	—	—
(c) Drugs & Pharmaceuticals	18	85,48	138,81	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	33	170,23	129,41	17	61	53
9. Petroleum, Coal Products & Nuclear Fuels	5	120,26	22,01	—	—	—
10. Manufacture of Cement & Cement Products	1	50	—	10	52	48
11. Basic Metals & Metal Products	21	94,35	89,10	15	18	13
(a) Iron & Steel	1	1,24	1,24	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Other Metal Products	20	93,11	87,87	15	18	13
12. Engineering	22	115,96	103,14	46	1,04	81
(a) Heavy Engineering	3	2,90	1,24	—	—	—
(b) Light Engineering	9	69,50	76,70	39	93	72
(c) Electrical Machinery & Goods	5	23,35	5,01	6	2	1
(d) Electronic Machinery & Goods	5	20,21	20,18	1	9	9
13. Vehicles, Vehicle Parts & Transport Equipments	4	27,00	5,99	49	69	38
14. Other Industries	74	104,05	75,78	14,156	20,04	14,09
15. Electricity, Gas & Water	1	12,00	12,00	5	14	12
(a) Electricity Generation & Transmission	1	12,00	12,00	1	5	5
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	4	9	7
16. Construction	15	1,05	79	22	60	48
III. TRANSPORT OPERATORS	19	72	39	7,144	40,41	27,03
IV. PROFESSIONAL AND OTHER SERVICES	24	90	33	10,492	23,11	17,77
V. PERSONAL LOANS	4,130	108,64	92,05	51,145	91,11	79,66
1. Loans for Purchase of Consumer Durables	1	10	10	6,748	15,16	10,60
2. Loans for Housing	10	46	46	9,171	18,03	16,24
3. Rest of the Personal Loans	4,119	108,08	91,50	35,226	57,92	52,82
VI. TRADE	3,525	62,71	42,77	27,983	48,31	36,87
1. Wholesale Trade	3,496	60,69	42,34	1,633	3,93	3,09
2. Retail Trade	29	2,02	43	26,350	44,38	33,79
VII. FINANCE	3	10,06	10,03	16	30	20
VIII. ALL OTHERS	2	66	93	6,939	9,64	8,75

TOTAL BANK CREDIT	8,225	1271,69	1030,20	3,07,877	597,55	504,06
<i>OF WHICH:</i> 1. Artisans & Village Industries	—	—	—	10,922	13,64	9,58
2. Other Small Scale Industries	41	116,94	93,77	1,347	6,14	4,93

CENTRAL REGION

(Amount in Rupees Lakh)

OCCUPATION	OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	13	14	15	16	17	18
I. AGRICULTURE	459	92,14	73,93	8,50,292	3136,21	2608,11
1. Direct Finance	430	3,67	4,81	8,43,526	2497,64	2143,09
2. Indirect Finance	29	88,47	69,12	6,766	638,56	465,02
II. INDUSTRY	5,214	2469,03	2003,20	1,83,935	21954,10	16743,20
1. Mining & Quarrying	39	89,98	55,27	415	394,88	284,54
2. Food Manufacturing & Processing	170	59,58	37,75	2,180	891,36	543,05
(a) Rice Mills, Flour & Dal Mills	8	2,22	1,25	384	89,16	76,61
(b) Sugar	1	10	10	11	9,56	9,80
(c) Edible Oils & Vanaspati	115	26,01	19,06	584	235,88	151,17
(d) Tea Processing	1	7	4	24	21,76	8,86
(e) Processing of Fruits & Vegetables	7	2,49	1,36	60	48,26	36,69
(f) Others	38	28,70	15,95	1,117	486,74	259,91
3. Beverage & Tobacco	8	5,76	4,54	245	84,54	34,21
4. Textiles	563	317,62	249,14	11,842	3738,60	3156,53
(a) Cotton Textiles	139	141,87	106,37	2,779	2147,02	1811,51
(b) Jute Textiles	3	4,17	1,21	29	26,72	27,48
(c) Handloom Textiles & Khadi	2	5,05	59	769	55,08	45,09
(d) Other Textiles	419	166,53	140,97	8,265	1509,79	1272,45
5. Paper, Paper Products & Printing	93	47,44	45,22	1,704	410,70	304,61
6. Leather & Leather Products	13	11	9	180	13,63	10,55
7. Rubber & Rubber Products	4	11	22	410	46,33	33,03
8. Chemicals & Chemical Products	295	594,83	467,96	8,955	5447,99	3973,74
(a) Heavy Industrial Chemicals	27	78,23	62,07	976	968,60	655,59
(b) Fertilisers	8	58,07	57,45	132	807,77	604,48
(c) Drugs & Pharmaceuticals	75	185,98	139,95	1,473	1296,56	940,65
(d) Non-Edible Oils	5	5,76	7,06	81	93,93	86,13
(e) Other Chemicals & Chemical Products	180	266,79	201,43	6,293	2281,13	1686,89
9. Petroleum, Coal Products & Nuclear Fuels	24	268,91	212,67	301	1520,72	881,13
10. Manufacture of Cement & Cement Products	8	6,91	4,85	432	317,11	321,17
11. Basic Metals & Metal Products	160	183,07	174,41	5,783	1970,58	1516,11
(a) Iron & Steel	82	159,46	147,70	1,496	1291,53	1013,42
(b) Non-Ferrous Metals	8	5,90	12,37	374	134,65	118,06
(c) Other Metal Products	70	17,70	14,34	3,913	544,40	384,63
12. Engineering	210	240,15	184,27	5,608	1705,71	1290,04
(a) Heavy Engineering	54	65,09	57,72	1,061	449,35	330,65
(b) Light Engineering	82	55,95	40,55	2,462	386,86	341,89
(c) Electrical Machinery & Goods	63	113,97	78,18	1,642	628,40	436,11
(d) Electronic Machinery & Goods	11	5,14	7,83	443	241,10	181,38
13. Vehicles, Vehicle Parts & Transport Equipments	31	38,26	20,19	2,958	217,38	140,26
14. Other Industries	3,428	145,51	133,28	1,41,634	2416,13	1793,04
15. Electricity, Gas & Water	27	337,15	284,20	230	2090,86	1890,71
(a) Electricity Generation & Transmission	18	247,34	201,50	170	1965,88	1777,53
(b) Non-Conventional Energy	5	14,78	11,30	12	20,70	15,23
(c) Gas, Steam & Water Supply	4	75,04	71,41	48	104,27	97,95
16. Construction	141	133,64	129,15	1,058	687,59	570,48
III. TRANSPORT OPERATORS	352	52,09	34,40	25,529	306,89	238,20
IV. PROFESSIONAL AND OTHER SERVICES	2,139	88,10	69,79	87,930	978,56	729,52
V. PERSONAL LOANS	13,076	131,27	100,43	6,23,609	3289,39	2821,11
1. Loans for Purchase of Consumer Durables	192	1,15	1,24	38,117	121,36	94,49
2. Loans for Housing	2,534	34,64	29,95	1,57,055	1361,55	1225,61
3. Rest of the Personal Loans	10,350	95,48	69,23	4,28,437	1806,48	1501,01
VI. TRADE	4,526	774,59	544,79	1,51,218	3832,18	3109,63
1. Wholesale Trade	1,392	699,25	491,86	23,062	2814,58	2260,31
2. Retail Trade	3,134	75,34	52,94	1,28,156	1017,60	849,32
VII. FINANCE	167	460,11	237,54	878	1500,71	883,90
VIII. ALL OTHERS	4,512	434,91	388,42	1,61,732	2820,00	2349,31
TOTAL BANK CREDIT	30,445	4502,24	3452,50	20,85,123	37818,05	29482,99
<i>OF WHICH:</i> 1. Artisans & Village Industries	356	2,24	1,67	33,764	84,50	67,99
2. Other Small Scale Industries	3,259	261,29	207,15	62,899	3153,95	2233,78

