

**State : Gujarat**

**Table No. 5.7 – State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation  
March 2001**

WESTERN REGION		(Amount in Rupees Lakh)					
		RURAL			SEMI-URBAN		
OCCUPATION	No. of	Credit	Amount	No. of	Credit	Amount	
	Accounts	Limit Outstanding		Accounts	Limit Outstanding		
	1	2	3	4	5	6	
<b>I. AGRICULTURE</b>	<b>5,45,652</b>	<b>1549,38</b>	<b>1380,83</b>	<b>2,72,843</b>	<b>912,62</b>	<b>760,86</b>	
1. Direct Finance	5,42,501	1419,22	1267,33	2,69,880	832,42	695,12	
2. Indirect Finance	3,151	130,16	113,50	2,963	80,20	65,73	
<b>II. INDUSTRY</b>	<b>35,613</b>	<b>4074,07</b>	<b>2673,31</b>	<b>43,004</b>	<b>2971,57</b>	<b>2331,58</b>	
1. Mining & Quarrying	86	189,12	132,46	107	16,94	13,87	
2. Food Manufacturing & Processing	390	136,79	49,46	680	172,57	116,32	
(a) Rice Mills, Flour & Dal Mills	133	16,67	12,47	107	32,21	26,97	
(b) Sugar	1	1,17	1,17	6	7,41	7,68	
(c) Edible Oils & Vanaspati	46	33,99	14,37	195	51,39	24,01	
(d) Tea Processing	5	73	45	3	64	48	
(e) Processing of Fruits & Vegetables	2	3,07	11	15	5,18	4,11	
(f) Others	203	81,16	20,88	354	75,73	53,06	
3. Beverage & Tobacco	72	8,21	6,53	95	13,65	9,76	
4. Textiles	944	399,53	312,03	1,440	295,11	249,97	
(a) Cotton Textiles	198	253,67	188,98	964	184,92	146,41	
(b) Jute Textiles	1	12	3	1	4	4	
(c) Handloom Textiles & Khadi	163	8,74	7,19	26	4,31	3,70	
(d) Other Textiles	582	137,00	115,83	449	105,84	99,82	
5. Paper, Paper Products & Printing	146	20,15	14,50	772	192,65	138,44	
6. Leather & Leather Products	18	51	21	35	2,49	2,67	
7. Rubber & Rubber Products	40	6,72	3,94	81	5,50	4,53	
8. Chemicals & Chemical Products	1,038	1105,24	720,90	2,261	946,45	678,13	
(a) Heavy Industrial Chemicals	98	239,20	68,07	318	219,68	192,12	
(b) Fertilisers	44	141,41	107,90	13	182,34	114,05	
(c) Drugs & Pharmaceuticals	184	61,73	48,83	369	152,95	110,91	
(d) Non-Edible Oils	18	7,94	9,49	21	8,23	5,57	
(e) Other Chemicals & Chemical Products	694	654,95	486,62	1,540	383,24	255,48	
9. Petroleum, Coal Products & Nuclear Fuels	33	820,96	382,99	51	263,43	128,99	
10. Manufacture of Cement & Cement Products	86	123,53	97,56	122	47,52	43,09	
11. Basic Metals & Metal Products	596	486,75	374,77	1,124	141,17	124,94	
(a) Iron & Steel	159	317,92	247,23	370	67,69	71,71	
(b) Non-Ferrous Metals	32	7,20	6,79	47	19,36	14,76	
(c) Other Metal Products	405	161,63	120,75	707	54,11	38,46	
12. Engineering	421	130,18	70,16	808	169,97	138,83	
(a) Heavy Engineering	52	38,89	18,47	126	45,98	29,12	
(b) Light Engineering	124	7,54	6,04	278	46,43	40,27	
(c) Electrical Machinery & Goods	210	47,45	33,14	325	52,84	45,63	
(d) Electronic Machinery & Goods	35	36,31	12,52	79	24,71	23,82	
13. Vehicles, Vehicle Parts & Transport Equipments	1,803	37,64	22,72	347	28,10	18,21	
14. Other Industries	29,818	363,96	297,40	34,840	285,56	226,58	
15. Electricity, Gas & Water	18	191,03	134,95	22	357,19	321,41	
(a) Electricity Generation & Transmission	15	190,94	134,87	15	356,58	321,16	
(b) Non-Conventional Energy	—	—	—	—	—	—	
(c) Gas, Steam & Water Supply	3	10	8	7	61	26	
16. Construction	104	53,75	52,75	219	33,30	25,84	
<b>III. TRANSPORT OPERATORS</b>	<b>8,631</b>	<b>71,69</b>	<b>51,62</b>	<b>7,571</b>	<b>62,54</b>	<b>46,98</b>	
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>21,849</b>	<b>156,77</b>	<b>138,03</b>	<b>28,547</b>	<b>174,80</b>	<b>141,27</b>	
<b>V. PERSONAL LOANS</b>	<b>1,16,007</b>	<b>422,89</b>	<b>377,82</b>	<b>1,48,135</b>	<b>655,63</b>	<b>567,13</b>	
1. Loans for Purchase of Consumer Durables	10,762	28,64	22,81	10,459	29,60	22,99	
2. Loans for Housing	13,969	110,11	102,90	41,217	290,47	259,38	
3. Rest of the Personal Loans	91,276	284,14	252,11	96,459	335,56	284,76	
<b>VI. TRADE</b>	<b>44,108</b>	<b>510,82</b>	<b>456,73</b>	<b>43,382</b>	<b>365,84</b>	<b>271,70</b>	
1. Wholesale Trade	3,422	360,62	335,61	5,100	143,78	93,09	
2. Retail Trade	40,686	150,20	121,11	38,282	222,05	178,62	
<b>VII. FINANCE</b>	<b>76</b>	<b>4,56</b>	<b>2,53</b>	<b>210</b>	<b>174,01</b>	<b>151,39</b>	
<b>VIII. ALL OTHERS</b>	<b>18,865</b>	<b>159,14</b>	<b>116,73</b>	<b>35,957</b>	<b>305,27</b>	<b>226,85</b>	
<b>TOTAL BANK CREDIT</b>	<b>7,90,801</b>	<b>6,949,31</b>	<b>5,197,60</b>	<b>5,79,649</b>	<b>5,622,28</b>	<b>4,497,76</b>	
<i>OF WHICH :</i> 1. Artisans & Village Industries	16,670	28,60	22,44	10,532	26,65	21,69	
2. Other Small Scale Industries	8,616	187,67	131,53	17,418	603,62	454,76	

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>26,263</b>	<b>211,26</b>	<b>174,89</b>	<b>5,534</b>	<b>462,94</b>	<b>291,54</b>
1. Direct Finance	26,017	152,18	129,36	5,128	93,82	51,28
2. Indirect Finance	246	59,08	45,53	406	369,12	240,26
<b>II. INDUSTRY</b>	<b>23,909</b>	<b>2467,08</b>	<b>1666,90</b>	<b>81,409</b>	<b>12441,38</b>	<b>10071,41</b>
1. Mining & Quarrying	118	38,65	33,76	104	150,16	104,44
2. Food Manufacturing & Processing	589	249,67	128,42	521	332,33	248,86
(a) Rice Mills, Flour & Dal Mills	53	9,46	7,25	91	30,82	29,92
(b) Sugar	2	78	75	2	19	19
(c) Edible Oils & Vanaspati	194	32,92	20,35	149	117,59	92,45
(d) Tea Processing	4	54	46	12	19,85	7,46
(e) Processing of Fruits & Vegetables	14	34,24	28,78	29	5,77	3,68
(f) Others	322	171,73	70,82	238	158,12	115,15
3. Beverage & Tobacco	34	8,66	7,07	44	54,02	10,85
4. Textiles	376	182,80	140,68	9,082	2861,17	2453,84
(a) Cotton Textiles	108	52,53	45,59	1,509	1655,91	1430,53
(b) Jute Textiles	13	82	40	14	25,74	27,00
(c) Handloom Textiles & Khadi	34	10,68	10,52	546	31,34	23,68
(d) Other Textiles	221	118,77	84,17	7,013	1148,18	972,64
5. Paper, Paper Products & Printing	212	46,28	36,36	574	151,63	115,32
6. Leather & Leather Products	17	3,85	2,88	110	6,79	4,79
7. Rubber & Rubber Products	84	6,29	4,99	205	27,81	19,57
8. Chemicals & Chemical Products	1,459	406,54	312,04	4,197	2989,78	2262,67
(a) Heavy Industrial Chemicals	63	58,11	49,07	497	451,61	346,33
(b) Fertilisers	15	77,62	61,47	60	406,40	321,06
(c) Drugs & Pharmaceuticals	182	32,55	24,48	738	1049,33	756,44
(d) Non-Edible Oils	7	57	42	35	77,19	70,65
(e) Other Chemicals & Chemical Products	1,192	237,69	176,60	2,867	1005,24	768,19
9. Petroleum, Coal Products & Nuclear Fuels	52	160,98	124,07	165	275,35	155,09
10. Manufacture of Cement & Cement Products	111	60,49	61,06	113	85,57	119,47
11. Basic Metals & Metal Products	2,005	418,71	261,42	2,058	923,96	754,98
(a) Iron & Steel	402	245,35	137,80	565	660,56	556,68
(b) Non-Ferrous Metals	182	76,72	63,52	113	31,38	32,99
(c) Other Metal Products	1,421	96,64	60,10	1,380	232,02	165,31
12. Engineering	1,592	235,43	155,60	2,787	1170,13	925,44
(a) Heavy Engineering	453	127,40	73,21	430	237,09	209,85
(b) Light Engineering	881	71,23	56,76	1,179	261,66	238,83
(c) Electrical Machinery & Goods	194	8,46	6,11	913	519,65	351,23
(d) Electronic Machinery & Goods	64	28,34	19,52	265	151,73	125,53
13. Vehicles, Vehicle Parts & Transport Equipments	340	19,60	14,97	468	132,04	84,37
14. Other Industries	16,719	502,67	300,63	60,257	1263,94	968,43
15. Electricity, Gas & Water	36	37,15	27,48	154	1505,48	1406,87
(a) Electricity Generation & Transmission	19	29,74	21,72	121	1388,63	1299,79
(b) Non-Conventional Energy	—	—	—	12	20,70	15,23
(c) Gas, Steam & Water Supply	17	7,41	5,76	21	96,15	91,86
16. Construction	165	89,33	55,48	570	511,20	436,42
<b>III. TRANSPORT OPERATORS</b>	<b>3,847</b>	<b>56,84</b>	<b>47,55</b>	<b>5,480</b>	<b>115,83</b>	<b>92,05</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>17,839</b>	<b>262,72</b>	<b>172,13</b>	<b>19,695</b>	<b>384,28</b>	<b>278,09</b>
<b>V. PERSONAL LOANS</b>	<b>1,32,867</b>	<b>666,88</b>	<b>562,50</b>	<b>2,26,600</b>	<b>1543,99</b>	<b>1313,66</b>
1. Loans for Purchase of Consumer Durables	8,717	29,07	22,27	8,179	34,05	26,42
2. Loans for Housing	37,420	319,67	281,89	64,449	641,29	581,45
3. Rest of the Personal Loans	86,730	318,14	258,34	1,53,972	868,64	705,79
<b>VI. TRADE</b>	<b>29,219</b>	<b>661,25</b>	<b>573,12</b>	<b>34,509</b>	<b>2294,28</b>	<b>1808,07</b>
1. Wholesale Trade	3,125	450,98	409,09	11,415	1859,20	1422,51
2. Retail Trade	26,094	210,27	164,03	23,094	435,08	385,56
<b>VII. FINANCE</b>	<b>136</b>	<b>57,70</b>	<b>42,17</b>	<b>456</b>	<b>1264,44</b>	<b>687,81</b>
<b>VIII. ALL OTHERS</b>	<b>29,078</b>	<b>577,66</b>	<b>429,55</b>	<b>77,832</b>	<b>1777,93</b>	<b>1576,18</b>
<b>TOTAL BANK CREDIT</b>	<b>2,63,158</b>	<b>4961,38</b>	<b>3668,81</b>	<b>4,51,515</b>	<b>20285,07</b>	<b>16118,83</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	3,133	10,03	7,50	3,429	19,23	16,35
2. Other Small Scale Industries	12,331	607,83	354,92	24,534	1754,84	1292,57