

State: Gujarat

Table No.5.6 – State and Bank Group-wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation–March 2002

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	3,24,912	2097,20	1725,73	3,75,231	1813,22	1561,05
1. Direct Finance	3,19,480	1060,06	893,64	3,69,649	1303,72	1131,27
2. Indirect Finance	5,432	1037,15	832,09	5,582	509,49	429,78
II. INDUSTRY	39,939	5563,59	3707,70	1,17,987	11422,63	9390,69
1. Mining & Quarrying	51	284,31	204,78	273	176,97	97,83
2. Food Manufacturing & Processing	1,120	297,37	105,24	3,277	515,46	389,48
(a) Rice Mills, Flour & Dal Mills	260	8,75	6,42	562	63,73	55,16
(b) Sugar	3	13	11	5	7,43	7,59
(c) Edible Oils & Vanaspati	42	40,97	35,32	219	112,66	80,74
(d) Tea Processing	2	9,73	49	21	9,20	4,23
(e) Processing of Fruits & Vegetables	12	5,60	4,47	43	13,82	6,54
(f) Others	801	232,18	58,44	2,427	308,63	235,21
3. Beverage & Tobacco	18	10,51	8,01	159	60,71	18,86
4. Textiles	2,766	871,50	576,33	13,207	1931,61	1686,78
(a) Cotton Textiles	356	597,70	408,20	6,506	1002,60	881,92
(b) Jute & Other Natural Fibre Textiles	22	46	30	329	16,14	10,40
(c) Handloom Textiles & Khadi	52	11,05	11,07	614	19,53	17,41
(d) Other Textiles & Textile Products	2,336	262,28	156,75	5,758	893,34	777,05
5. Paper, Paper Products & Printing	364	118,29	71,43	1,476	213,69	189,63
6. Leather & Leather Products	196	3,38	2,69	364	21,59	18,71
7. Rubber & Plastic Products	517	315,26	204,15	1,528	237,46	202,34
8. Chemicals & Chemical Products	910	1465,31	809,96	19,421	2806,72	2280,89
(a) Heavy Industrial Chemicals	91	150,31	104,89	828	485,77	371,93
(b) Fertilisers	8	71,19	63,21	73	789,51	640,33
(c) Drugs & Pharmaceuticals	181	152,26	106,36	15,083	692,47	577,47
(d) Non-Edible Oils	13	35,06	23,32	43	25,34	15,93
(e) Other Chemicals & Chemical Products	617	1056,49	512,19	3,394	813,63	675,24
9. Petroleum, Coal Products & Nuclear Fuels	45	145,75	133,99	128	302,71	151,38
10. Manufacture of Cement & Cement Products	106	15,42	11,12	267	308,81	297,28
11. Basic Metals & Metal Products	930	459,09	370,10	4,921	750,84	622,56
(a) Iron & Steel	295	403,52	332,27	935	379,32	318,21
(b) Non-Ferrous Metals	31	19,76	14,01	205	77,83	68,05
(c) Metal Products	604	35,81	23,82	3,781	293,68	236,30
12. Engineering	1,291	549,76	391,73	28,420	722,97	592,40
(a) Heavy Engineering	59	32,25	21,43	548	187,55	141,66
(b) Light Engineering	776	321,05	249,62	24,363	178,13	132,66
(c) Electrical Machinery & Goods	343	165,50	99,98	2,703	207,67	179,01
(d) Electronic Machinery & Goods	113	30,97	20,69	806	149,62	139,07
13. Vehicles, Vehicle Parts & Transport Equipments	298	35,11	27,37	980	216,25	177,21
14. Other Industries	30,962	648,27	533,60	41,973	751,44	523,07
15. Electricity, Gas & Water	29	304,30	228,09	185	1453,01	1291,84
(a) Electricity Generation & Transmission	22	299,12	223,57	128	1294,91	1149,73
(b) Non-Conventional Energy	2	5,00	4,43	7	1,05	34

(c) Gas, Steam & Water Supply	5	18	8	50	157,05	141,78
16. Construction	336	39,97	29,11	1,408	952,38	850,45
III. TRANSPORT OPERATORS	5,578	63,38	43,07	17,151	267,24	234,68
IV. PROFESSIONAL AND OTHER SERVICES	15,896	146,79	92,81	47,519	673,75	541,58
V. PERSONAL LOANS	1,63,980	1045,74	870,07	3,49,622	2215,81	1815,08
1. Loans for Purchase of Consumer Durables	7,861	25,06	17,56	16,645	56,41	44,19
2. Loans for Housing	35,105	544,40	480,51	61,620	817,55	736,90
3. Rest of the Personal Loans	1,21,014	476,29	372,00	2,71,357	1341,85	1033,99
VI. TRADE	39,528	1492,03	1208,80	1,04,370	1984,51	1648,87
1. Wholesale Trade	3,117	1268,58	1052,60	8,073	1257,92	1062,26
2. Retail Trade	36,411	223,45	156,20	96,297	726,59	586,61
VII. FINANCE	1,635	131,84	78,64	3,826	549,95	432,28
VIII. ALL OTHERS	65,905	1205,03	944,03	1,15,169	2072,72	1651,83
TOTAL BANK CREDIT	6,57,373	11745,61	8670,86	11,30,875	20999,82	17276,06
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	11,310	177,15	130,51	15,544	90,59	74,67
2. Other Small Scale Industries	16,494	488,65	343,25	28,156	1426,17	1123,02

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	7	8	9	10	11	12
I. AGRICULTURE	6	32,21	32,38	1,85,284	410,40	350,72
1. Direct Finance	—	—	—	1,82,783	397,50	341,31
2. Indirect Finance	6	32,21	32,38	2,501	12,90	9,41
II. INDUSTRY	330	735,35	528,19	17,621	38,70	28,52
1. Mining & Quarrying	1	10	8	19	1,30	89
2. Food Manufacturing & Processing	6	3,56	2,79	815	3,57	3,15
(a) Rice Mills, Flour & Dal Mills	—	—	—	63	74	36
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	733	1,25	1,24
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	3	3,50	2,77	—	—	—
(f) Others	3	6	3	19	1,58	1,55
3. Beverage & Tobacco	—	—	—	22	1,72	82
4. Textiles	16	190,07	175,61	2,543	6,83	5,14
(a) Cotton Textiles	7	102,47	87,85	17	69	51
(b) Jute & Other Natural Fibre Textiles	—	—	—	2,211	5,39	4,11
(c) Handloom Textiles & Khadi	—	—	—	272	42	25
(d) Other Textiles & Textile Products	9	87,60	87,76	43	33	27
5. Paper, Paper Products & Printing	10	21,63	18,62	18	35	27
6. Leather & Leather Products	—	—	—	37	4	3
7. Rubber & Plastic Products	5	16,80	4,38	15	99	98
8. Chemicals & Chemical Products	38	242,32	144,12	3	6	3
(a) Heavy Industrial Chemicals	6	27,18	7,95	—	—	—
(b) Fertilisers	2	50,00	16,11	—	—	—
(c) Drugs & Pharmaceuticals	15	65,21	50,45	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	15	99,93	69,60	3	6	3
9. Petroleum, Coal Products & Nuclear Fuels	3	51,78	24,78	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	9	44	43
11. Basic Metals & Metal Products	3	2,89	1,51	11	20	18
(a) Iron & Steel	1	1,24	1,24	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	2	1,65	27	11	20	18
12. Engineering	34	99,86	77,80	23	69	49

(a) Heavy Engineering	—	—	—	4	24	22
(b) Light Engineering	10	44,73	39,70	7	30	15
(c) Electrical Machinery & Goods	11	25,63	9,62	10	11	9
(d) Electronic Machinery & Goods	13	29,51	28,48	2	4	4
13. Vehicles, Vehicle Parts & Transport Equipments	2	10,00	1,89	106	57	33
14. Other Industries	191	47,89	47,52	13,950	18,90	13,59
15. Electricity, Gas & Water	—	—	—	4	17	13
(a) Electricity Generation & Transmission	—	—	—	4	17	13
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	21	48,44	29,10	46	2,89	2,06
III. TRANSPORT OPERATORS	23	4,03	3,30	2,728	19,65	11,85
IV. PROFESSIONAL AND OTHER SERVICES	28	11,39	7,23	7,084	27,17	19,50
V. PERSONAL LOANS	8,560	229,94	181,67	38,528	117,10	92,22
1. Loans for Purchase of Consumer Durables	642	6,32	6,36	6,012	14,50	10,53
2. Loans for Housing	418	23,53	19,59	1,985	22,53	18,55
3. Rest of the Personal Loans	7,500	200,09	155,72	30,531	80,07	63,14
VI. TRADE	9,007	118,93	90,09	22,714	49,38	36,02
1. Wholesale Trade	8,977	115,37	88,64	1,721	6,12	4,68
2. Retail Trade	30	3,57	1,45	20,993	43,26	31,34
VII. FINANCE	5	14,22	20,73	96	47	35
VIII. ALL OTHERS	288	25,52	23,97	6,037	16,38	12,94
TOTAL BANK CREDIT	18,247	1171,58	887,57	2,80,092	679,25	552,12
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	11,489	13,52	9,73
2. Other Small Scale Industries	19	35,88	23,39	2,012	6,34	4,75

OCCUPATION	OTHER SCHEDULED COMMERCIAL BANKS			ALLS CHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	13	14	15	16	17	18
I. AGRICULTURE	383	101,61	87,32	8,85,816	4454,65	3757,19
1. Direct Finance	341	4,73	2,91	8,72,253	2766,01	2369,13
2. Indirect Finance	42	96,88	84,40	13,563	1688,64	1388,06
II. INDUSTRY	4,665	17110,98	7045,09	1,80,542	34871,25	20700,20
1. Mining & Quarrying	43	107,66	60,03	387	570,34	363,60
2. Food Manufacturing & Processing	104	186,66	151,57	5,322	1006,62	652,23
(a) Rice Mills, Flour & Dal Mills	11	1,90	1,18	896	75,11	63,12
(b) Sugar	4	21,42	11,03	12	28,98	18,73
(c) Edible Oils & Vanaspati	26	85,18	79,52	1,020	240,05	196,82
(d) Tea Processing	1	7	5	24	19,00	4,77
(e) Processing of Fruits & Vegetables	10	6,28	3,58	68	29,20	17,36
(f) Others	52	71,82	56,21	3,302	614,27	351,43
3. Beverage & Tobacco	6	2,60	1,98	205	75,54	29,67
4. Textiles	793	4033,18	1071,09	19,325	7033,19	3514,95
(a) Cotton Textiles	299	978,85	781,04	7,185	2682,30	2159,51
(b) Jute & Other Natural Fibre Textiles	7	4,17	4,40	2,569	26,15	19,22
(c) Handloom Textiles & Khadi	7	21	12	945	31,22	28,85
(d) Other Textiles & Textile Products	480	3049,96	285,54	8,626	4293,52	1307,37
5. Paper, Paper Products & Printing	127	375,80	351,23	1,995	729,76	631,17
6. Leather & Leather Products	3	68	19	600	25,69	21,61
7. Rubber & Plastic Products	127	185,78	139,15	2,192	756,28	551,00
8. Chemicals & Chemical Products	502	2319,06	1492,41	20,874	6833,46	4727,41
(a) Heavy Industrial Chemicals	145	508,96	330,03	1,070	1172,21	814,80
(b) Fertilisers	21	393,88	99,63	104	1304,57	819,28

(c) Drugs & Pharmaceuticals	104	684,34	591,29	15,383	1594,29	1325,56
(d) Non-Edible Oils	3	47,49	35,16	59	107,88	74,41
(e) Other Chemicals & Chemical Products	229	684,40	436,29	4,258	2654,51	1693,36
9. Petroleum, Coal Products & Nuclear Fuels	49	1312,94	1347,45	225	1813,18	1657,61
10. Manufacture of Cement & Cement Products	37	230,52	204,00	419	555,19	512,84
11. Basic Metals & Metal Products	275	1009,36	880,54	6,140	2222,37	1874,90
(a) Iron & Steel	98	655,58	557,68	1,329	1439,66	1209,40
(b) Non-Ferrous Metals	62	217,58	240,31	298	315,17	322,37
(c) Metal Products	115	136,20	82,55	4,513	467,53	343,13
12. Engineering	324	5447,67	481,52	30,092	6820,96	1543,93
(a) Heavy Engineering	88	218,52	178,58	699	438,55	341,88
(b) Light Engineering	101	60,94	47,67	25,257	605,15	469,80
(c) Electrical Machinery & Goods	109	5139,80	241,72	3,176	5538,72	530,43
(d) Electronic Machinery & Goods	26	28,40	13,55	960	238,54	201,82
13. Vehicles, Vehicle Parts & Transport Equipments	38	51,69	48,35	1,424	313,61	255,15
14. Other Industries	2,006	1045,88	226,04	89,082	2512,39	1343,83
15. Electricity, Gas & Water	43	548,30	395,99	261	2305,78	1916,05
(a) Electricity Generation & Transmission	32	511,25	370,29	186	2105,45	1743,72
(b) Non-Conventional Energy	5	18,15	8,69	14	24,20	13,46
(c) Gas, Steam & Water Supply	6	18,91	17,02	61	176,13	158,87
16. Construction	188	253,21	193,55	1,999	1296,88	1104,26
III. TRANSPORT OPERATORS	546	46,66	24,27	26,026	400,96	317,17
IV. PROFESSIONAL AND OTHER SERVICES	1,870	180,83	105,40	72,397	1039,92	766,53
V. PERSONAL LOANS	15,834	216,64	152,07	5,76,524	3825,23	3111,11
1. Loans for Purchase of Consumer Durables	334	1,65	1,19	31,494	103,94	79,83
2. Loans for Housing	1,815	60,37	42,78	1,00,943	1468,37	1298,33
3. Rest of the Personal Loans	13,685	154,62	108,11	4,44,087	2252,92	1732,96
VI. TRADE	4,836	1524,40	439,14	1,80,455	5169,25	3422,92
1. Wholesale Trade	933	1242,75	222,01	22,821	3890,74	2430,19
2. Retail Trade	3,903	281,65	217,13	1,57,634	1278,51	992,73
VII. FINANCE	241	278,03	139,93	5,803	974,52	671,93
VIII. ALL OTHERS	2,027	413,52	360,95	1,89,426	3733,17	2993,72
TOTAL BANK CREDIT	30,402	19872,67	8354,16	21,16,989	54468,94	35740,76
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	127	1,47	70	38,470	282,73	215,61
2. Other Small Scale Industries	952	205,03	211,47	47,633	2162,08	1705,88