

State : Gujarat

Table No.5.7—State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March 2002

WESTERN REGION		(Amount in Rupees Lakh)					
OCCUPATION		RURAL			SEMI-URBAN		
		No. of	Credit	Amount	No. of	Credit	Amount
		Accounts	Limit	Out	Accounts	Limit	Out
		Standing			standing		
		1	2	3	4	5	6
I.	AGRICULTURE	5,93,807	1840,94	1602,52	2,61,031	1232,20	1036,95
	1. Direct Finance	5,86,739	1615.50	1419,90	2,56,288	882,83	745,68
	2. Indirect Finance	7,068	225.44	182,63	4,743	349,37	291,26
II.	INDUSTRY	38,760	4129,09	2872,78	33,220	8457,89	2503,57
	1. Mining & Quarrying	88	257.65	188,40	91	116,44	41,94
	2. Food Manufacturing & Processing	1,779	89,70	68,70	927	192,55	145,09
	(a) Rice Mills, Flour & Dal Mills	522	18,08	14,00	245	25,74	21,35
	(b) Sugar	2	1,21	1,18	3	6,36	5,80
	(c) Edible Oils & Vanaspati	761	46,67	37,40	78	28,45	18,71
	(d) Tea Processing	2	6	5	5	5,29	1,17
	(e) Processing of Fruits & Vegetables	5	5,42	38	17	7,49	4,72
	(f) Others	487	18,26	15,69	579	119,22	93,34
	3. Beverage & Tobacco	86	19,51	7,15	67	14,65	9,90
	4. Textiles	2,093	453.66	294,22	3,459	428,50	315,71
	(a) Cotton Textiles	273	133,06	91,07	455	321,44	233,16
	(b) Jute & Other Natural Fibre Textiles	437	2,69	2,43	1,105	2,90	2,55
	(c) Handloom Textiles & Khadi	524	1,17	79	108	13,32	13,08
	(d) Other Textiles & Textile Products	859	316,74	199,92	1,791	90,85	66,91
	5. Paper, Paper Products & Printing	183	49,73	44,93	678	262,17	206,60
	6. Leather & Leather Products	215	76	37	188	3,28	2,66
	7. Rubber & Plastic Products	292	217,81	169,84	436	82,42	65,73
	8. Chemicals & Chemical Products	866	1656,30	938,87	1,671	1461,02	887,23
	(a) Heavy Industrial Chemicals	95	240,44	124,44	333	236,70	192,48
	(b) Fertilisers	18	294,07	256,27	13	459,89	104,92
	(c) Drugs & Pharmaceuticals	156	57,74	49,66	375	355,09	280,05
	(d) Non-Edible Oils	22	38,61	27,59	20	51,37	35,95
	(e) Other Chemicals & Chemical Products	575	1025,45	480,90	930	357,97	273,84
	9. Petroleum, Coal Products & Nuclear Fuels	25	159,04	157,05	28	170,91	10,52
	10. Manufacture of Cement & Cement Products	109	186,11	184,47	150	121,56	98,90
	11. Basic Metals & Metal Products	623	345,00	297,48	1,101	224,51	196,32
	(a) Iron & Steel	194	285,37	248,01	323	162,64	138,48
	(b) Non-Ferrous Metals	30	13,78	12,57	34	9,79	9,39
	(c) Metal Products	399	45,85	36,90	744	52,07	48,45
	12. Engineering	504	113,80	90,00	858	4979,47	187,04
	(a) Heavy Engineering	32	12,77	10,52	76	68,71	55,16
	(b) Light Engineering	191	42,19	29,27	387	55,07	47,02
	(c) Electrical Machinery & Goods	209	43,97	37,98	287	4816,57	59,23
	(d) Electronic Machinery & Goods	72	14,88	12,22	108	39,13	25,63
	13. Vehicles, Vehicle Parts & Transport Equipments	431	35,10	21,97	418	63,57	61,36
	14. Other Industries	31,175	132,80	101,40	22,727	217,46	171,60
	15. Electricity, Gas & Water	31	244,13	151,06	21	68,00	58,09
	(a) Electricity Generation & Transmission	24	226,41	133,16	11	67,38	57,61
	(b) Non-Conventional Energy	1	2,50	2,36	—	—	—
	(c) Gas, Steam & Water Supply	6	15,21	15,54	10	61	48
	16. Construction	260	168,00	156,87	400	51,37	44,87
III.	TRANSPORT OPERATORS	9,964	69,25	49,28	7,982	60,21	44,45

IV. PROFESSIONAL AND OTHER SERVICES	18,426	86,46	70,00	21,573	140,94	104,65
V. PERSONAL LOANS	1,16,808	502,83	426,45	1,32,907	742,16	616,13
1. Loans for Purchase of Consumer Durables	8,969	24,82	18,87	8,644	24,93	19,17
2. Loans for Housing	11,326	140,20	129,86	23,402	305,97	272,85
3. Rest of the Personal Loans	96,513	337,80	277,72	1,00,861	411,26	324,11
VI. TRADE	71,176	1578,60	503,49	53,930	381,26	287,41
1. Wholesale Trade	3,641	1352,29	329,84	3,683	137,33	102,88
2. Retail Trade	67,535	226,31	173,65	50,247	243,94	184,54
VII. FINANCE	872	24,01	17,78	1,809	139,65	106,41
VIII. ALL OTHERS	39,686	610,78	496,93	38,147	422,35	338,26
TOTAL BANK CREDIT	8,89,499	8841,97	6039,23	5,50,599	11576,66	5037,82
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	20,554	67,87	50,63	11,332	80,64	63,05
2. Other Small Scale Industries	10,603	132,54	91,40	11,720	345,26	308,11

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out	Accounts	Limit	Out
	Standing			standing		
	7	8	9	10	11	12
I. AGRICULTURE	25,528	487,59	396,03	5,450	893,91	721,69
1. Direct Finance	24,412	170,80	148,22	4,814	96,88	55,33
2. Indirect Finance	1,116	316,80	247,81	636	797,03	666,36
II. INDUSTRY	17,273	4496,11	3690,45	91,289	17788,16	11633,40
1. Mining & Quarrying	121	43,13	38,01	87	153,12	95,24
2. Food Manufacturing & Processing	811	273,03	89,18	1,805	451,34	349,26
(a) Rice Mills, Flour & Dal Mills	54	9,15	8,22	75	22,15	19,55
(b) Sugar	3	19,73	11,40	4	1,69	36
(c) Edible Oils & Vanaspati	59	23,47	12,53	122	141,46	128,18
(d) Tea Processing	8	73	74	9	12,92	2,81
(e) Processing of Fruits & Vegetables	15	3,44	2,68	31	12,85	9,58
(f) Others	672	216,50	53,62	1,564	260,28	188,77
3. Beverage & Tobacco	25	16,24	7,26	27	25,15	5,36
4. Textiles	1,137	297,92	274,15	12,636	5853,11	2630,88
(a) Cotton Textiles	148	166,21	155,72	6,309	2061,60	1679,56
(b) Jute & Other Natural Fibre Textiles	730	2,17	99	297	18,40	13,25
(c) Handloom Textiles & Khadi	32	69	57	281	16,04	14,40
(d) Other Textiles & Textile Products	227	128,85	116,87	5,749	3757,08	923,66
5. Paper, Paper Products & Printing	200	31,51	29,32	934	386,35	350,32
6. Leather & Leather Products	99	3,81	3,20	98	17,84	15,38
7. Rubber & Plastic Products	364	56,62	37,81	1,100	399,43	277,62
8. Chemicals & Chemical Products	661	675,77	454,36	17,676	3040,36	2446,95
(a) Heavy Industrial Chemicals	64	185,14	133,16	578	509,93	364,71
(b) Fertilisers	15	136,10	93,05	58	414,51	365,04
(c) Drugs & Pharmaceuticals	151	40,09	35,55	14,701	1141,36	960,30
(d) Non-Edible Oils	—	—	—	17	17,90	10,87
(e) Other Chemicals & Chemical Products	431	314,44	192,59	2,322	956,66	746,03
9. Petroleum, Coal Products & Nuclear Fuels	43	1225,59	1270,49	129	257,64	219,55
10. Manufacture of Cement & Cement Products	86	132,38	119,53	74	115,14	109,93
11. Basic Metals & Metal Products	1,422	526,52	428,54	2,994	1126,35	952,55
(a) Iron & Steel	237	148,97	90,36	575	842,67	732,55
(b) Non-Ferrous Metals	101	250,17	267,37	133	41,44	33,05
(c) Metal Products	1,084	127,37	70,82	2,286	242,24	186,95
12. Engineering	1,282	259,91	187,92	27,448	1467,77	1078,98
(a) Heavy Engineering	219	108,34	71,62	372	248,73	204,58
(b) Light Engineering	826	46,38	28,50	23,853	461,51	365,02

	(c) Electrical Machinery & Goods	138	31,40	24,97	2,542	646,78	408,24
	(d) Electronic Machinery & Goods	99	73,79	62,83	681	110,74	101,14
	13. Vehicles, Vehicle Parts & Transport Equipments	260	83,85	57,55	315	131,09	114,26
	14. Other Industries	10,209	335,13	254,60	24,971	1827,01	816,24
	15. Electricity, Gas & Water	37	245,39	175,17	172	1748,26	1531,73
	(a) Electricity Generation & Transmission	20	162,98	110,06	131	1648,68	1442,89
	(b) Non-Conventional Energy	1	5	4	12	21,65	11,06
	(c) Gas, Steam & Water Supply	16	82,37	65,07	29	77,93	77,78
	16. Construction	516	289,32	263,35	823	788,20	639,16
III.	TRANSPORT OPERATORS	3,917	111,11	101,46	4,163	160,40	121,99
IV.	PROFESSIONAL AND OTHER SERVICES	13,424	230,58	201,31	18,974	581,94	390,57
V.	PERSONAL LOANS	1,07,511	700,54	557,37	2,19,298	1879,70	1511,17
	1. Loans for Purchase of Consumer Durables	5,521	17,70	12,98	8,360	36,48	28,81
	2. Loans for Housing	20,394	288,80	246,41	45,821	733,40	649,21
	3. Rest of the Personal Loans	81,596	394,03	297,97	1,65,117	1109,82	833,16
VI.	TRADE	21,790	805,31	686,25	33,559	2404,08	1945,76
	1. Wholesale Trade	1,363	641,72	563,41	14,134	1759,40	1434,06
	2. Retail Trade	20,427	163,59	122,84	19,425	644,68	511,70
VII.	FINANCE	1,347	59,96	39,81	1,775	750,90	507,92
VIII.	ALL OTHERS	30,026	408,81	353,29	81,567	2291,22	1805,23
TOTAL BANK CREDIT		2,20,816	7300,01	6025,97	4,56,075	26750,30	18637,74
	<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	2,600	26,89	21,01	3,984	107,32	80,92
	2. Other Small Scale Industries	8,105	386,62	267,68	17,205	1297,66	1038,70