

State : Gujarat

Table No. 5.9 - District-Wise Classification of Outstanding Credit of Scheduled commercial Banks according to Occupation — March 2002

WESTERN REGION		(Amount in Rupees Thousand)					
OCCUPATION	AHMEDABAD		AMRELI		ANAND		
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	
	1	2	3	4	5	6	
I. AGRICULTURE	18,538	418,34,17	93,787	178,33,76	30,864	123,89,05	
1. Direct Finance	17,963	98,88,72	91,783	171,45,72	30,176	109,14,75	
2. Indirect Finance	575	319,45,45	2,004	6,88,04	688	14,74,30	
II. INDUSTRY	40,446	6636,81,94	3,504	64,42,03	1,877	63,80,88	
1. Mining & Quarrying	48	201,18,50	—	—	5	50,36	
2. Manufacturing & Processing	39,873	5664,00,91	3,502	60,15,73	1,732	59,81,68	
3. Electricity, Gas & Water	65	263,32,85	—	—	1	2,31	
4. Construction	460	508,29,68	2	4,26,30	139	3,46,53	
III. TRANSPORT OPERATORS	2,540	42,10,21	232	97,57	2,663	9,13,72	
IV. PROFESSIONAL AND OTHER SERVICES	9,962	288,92,34	1,736	3,99,39	2,050	14,84,05	
V. PERSONAL LOANS	1,49,896	1000,73,31	11,015	31,99,73	23,400	116,61,12	
1. Loans for Purchase of Consumer Durables	5,181	19,62,17	399	68,87	1,036	2,41,79	
2. Loans for Housing	31,160	438,57,58	1,288	11,90,12	3,193	38,81,16	
3. Rest of the Personal Loans	1,13,555	542,53,56	9,328	19,40,74	19,171	75,38,17	
VI. TRADE	28,846	1768,94,97	6,534	17,04,22	4,452	33,64,69	
1. Wholesale Trade	12,015	1395,09,62	966	3,44,95	292	5,42,88	
2. Retail Trade	16,831	373,85,35	5,568	13,59,27	4,160	28,21,81	
VII. FINANCE	1,247	424,14,13	39	33,04	277	6,86,45	
VIII. ALL OTHERS	53,968	1382,03,72	2,707	8,60,01	7,310	61,23,33	
TOTAL BANK CREDIT	3,05,443	11962,04,79	1,19,554	305,69,75	72,893	430,03,29	
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	2,956	48,17,98	1,179	2,45,73	333	1,90,05	
2. Other Small Scale Industries	11,228	604,91,29	1,901	4,52,32	955	11,99,45	

OCCUPATION	BANASKANTHA		BHARUCH		BHAVNAGAR	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	7	8	9	10	11	12
I. AGRICULTURE	44,483	140,81,69	21,571	100,74,88	46,344	169,72,08
1. Direct Finance	44,331	130,17,47	21,500	65,93,26	45,448	118,61,11
2. Indirect Finance	152	10,64,22	71	34,81,62	896	51,10,97
II. INDUSTRY	2,916	16,29,21	2,708	1415,59,44	8,055	236,50,87
1. Mining & Quarrying	6	1,28,07	33	39,05,79	11	1,88,79
2. Manufacturing & Processing	2,890	12,43,80	2,595	1153,55,40	7,986	229,51,38
3. Electricity, Gas & Water	—	—	12	92,05,07	5	1,86,21
4. Construction	20	2,57,34	68	130,93,18	53	3,24,49
III. TRANSPORT OPERATORS	680	1,80,63	1,241	58,87,38	652	3,57,16
IV. PROFESSIONAL AND OTHER SERVICES	1,572	7,61,29	1,949	13,59,20	5,329	16,17,27
V. PERSONAL LOANS	9,414	35,30,37	13,017	61,31,68	29,438	93,33,51
1. Loans for Purchase of Consumer Durables	190	45,73	1,061	2,16,97	1,201	2,00,54
2. Loans for Housing	1,182	13,26,13	1,694	22,78,09	5,042	39,41,74

3. Rest of the Personal Loans	8,042	21,58,51	10,262	36,36,62	23,195	51,91,23
VI. TRADE	4,307	18,15,46	9,523	32,69,07	11,564	459,91,50
1. Wholesale Trade	115	3,63,91	1,062	9,66,71	391	430,16,07
2. Retail Trade	4,192	14,51,55	8,461	23,02,36	11,173	29,75,43
VII. FINANCE	25	35,87	100	2,14,05	175	3,93,31
VIII. ALL OTHERS	4,834	29,80,29	6,613	61,09,34	5,662	60,01,83
TOTAL BANK CREDIT	68,231	250,14,81	56,722	1746,05,04	1,07,219	1043,17,53
<i>OF WHICH</i> : 1. Artisans and Village & Tiny Industries	2,204	3,39,63	656	6,70,68	2,346	6,66,06
2. Other Small Scale Industries	290	4,32,97	769	48,47,92	3,502	93,73,53

OCCUPATION	DAHOD		DANGS		GANDHINAGAR	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	13	14	15	16	17	18
I. AGRICULTURE	26,521	35,98,74	3,566	4,59,50	8,705	132,36,10
1. Direct Finance	25,383	34,48,80	3,560	4,16,08	8,470	30,76,20
2. Indirect Finance	1,138	1,49,94	6	43,42	235	101,59,90
II. INDUSTRY	2,860	15,40,76	287	80,92	1,539	512,13,52
1. Mining & Quarrying	—	—	—	—	1	2,30
2. Manufacturing & Processing	2,845	15,37,51	287	80,92	1,480	166,19,52
3. Electricity, Gas & Water	—	—	—	—	8	175,34,13
4. Construction	15	3,25	—	—	50	170,57,57
III. TRANSPORT OPERATORS	332	1,84,16	28	17,21	561	2,60,89
IV. PROFESSIONAL AND OTHER SERVICES	1,167	2,39,90	218	36,61	1,312	109,73,44
V. PERSONAL LOANS	8,883	20,50,25	656	2,24,94	13,605	73,76,10
1. Loans for Purchase of Consumer Durables	1,385	2,29,54	123	22,12	519	1,50,17
2. Loans for Housing	530	4,68,62	47	74,98	2,504	37,01,49
3. Rest of the Personal Loans	6,968	13,52,09	486	1,27,84	10,582	35,24,44
VI. TRADE	5,829	8,36,09	1,084	1,51,88	2,113	25,92,39
1. Wholesale Trade	198	35,27	2	1,40	50	16,11,86
2. Retail Trade	5,631	8,00,82	1,082	1,50,48	2,063	9,80,53
VII. FINANCE	151	50,57	—	—	33	65,11,45
VIII. ALL OTHERS	1,319	2,96,21	337	63,43	3,416	55,00,82
TOTAL BANK CREDIT	47,062	87,96,68	6,176	10,34,49	31,284	976,64,71
<i>OF WHICH</i> : 1. Artisans and Village & Tiny Industries	2,102	1,88,35	266	28,01	440	4,72,29
2. Other Small Scale Industries	338	8,71,55	11	6,67	591	15,84,75

OCCUPATION	JAMNAGAR		JUNAGADH		KACHCHH	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	19	20	21	22	23	24
I. AGRICULTURE	81,411	258,55,78	76,627	250,01,41	13,252	109,43,12
1. Direct Finance	80,782	176,67,09	75,900	183,11,19	13,050	75,43,10
2. Indirect Finance	629	81,88,69	727	66,90,22	202	34,00,02
II. INDUSTRY	5,113	1394,19,66	6,825	114,89,28	7,157	448,03,12
1. Mining & Quarrying	21	5,91,67	13	2,53,53	51	21,25,82
2. Manufacturing & Processing	5,055	1386,30,78	6,734	110,73,41	6,945	349,23,05
3. Electricity, Gas & Water	1	8,96	3	29,00	3	1,24,53
4. Construction	36	1,88,25	75	1,33,34	158	76,29,72
III. TRANSPORT OPERATORS	656	9,21,70	1,308	5,41,62	1,051	20,29,66

IV. PROFESSIONAL AND OTHER SERVICES	3,348	12,67,02	3,293	8,28,75	2,999	20,25,80
V. PERSONAL LOANS	19,003	77,13,35	20,194	80,19,50	16,405	99,30,32
1. Loans for Purchase of Consumer Durables	1,330	2,90,40	1,560	2,99,28	1,145	2,97,55
2. Loans for Housing	2,447	25,17,37	3,981	39,16,22	2,176	32,38,42
3. Rest of the Personal Loans	15,226	49,05,58	14,653	38,04,00	13,084	63,94,35
VI. TRADE	9,174	41,72,77	9,455	45,11,16	9,004	72,44,51
1. Wholesale Trade	212	16,96,89	401	20,96,01	502	42,74,71
2. Retail Trade	8,962	24,75,88	9,054	24,15,15	8,502	29,69,80
VII. FINANCE	502	1,68,77	753	3,14,94	240	3,39,43
VIII. ALL OTHERS	4,452	49,14,65	7,452	33,82,98	6,318	77,79,78
TOTAL BANK CREDIT	1,23,659	1844,33,70	1,25,907	540,89,64	56,426	850,95,74
<i>OF WHICH</i> : 1. Artisans and Village & Tiny Industries	2,447	5,71,80	2,362	6,35,14	3,957	6,33,10
2. Other Small Scale Industries	1,942	20,62,85	1,969	22,63,01	2,581	25,23,20

OCCUPATION	KHEDA		MAHESANA		NARMADA	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	25	26	27	28	29	30
I. AGRICULTURE	30,039	123,55,78	22,709	115,37,56	8,865	16,71,98
1. Direct Finance	29,472	112,02,49	21,984	82,70,37	8,337	16,11,87
2. Indirect Finance	567	11,53,29	725	32,67,19	528	60,11
II. INDUSTRY	1,496	253,76,32	2,003	528,53,10	347	1,16,25
1. Mining & Quarrying	3	69,32	9	2,10,80	—	—
2. Manufacturing & Processing	1,462	250,61,56	1,948	524,31,13	342	82,52
3. Electricity, Gas & Water	1	4,08	7	31,63	2	30,65
4. Construction	30	2,41,36	39	1,79,54	3	3,08
III. TRANSPORT OPERATORS	1,568	25,37,30	1,254	6,87,07	90	80,72
IV. PROFESSIONAL AND OTHER SERVICES	1,538	9,81,81	1,636	12,35,77	85	26,34
V. PERSONAL LOANS	18,119	91,47,83	11,090	61,15,80	2,513	6,81,41
1. Loans for Purchase of Consumer Durables	1,268	3,20,04	294	68,61	615	92,30
2. Loans for Housing	2,969	35,06,74	1,934	32,09,99	154	1,29,15
3. Rest of the Personal Loans	13,882	53,21,05	8,862	28,37,20	1,744	4,59,96
VI. TRADE	5,327	22,29,89	3,397	25,98,21	2,561	3,90,45
1. Wholesale Trade	224	4,55,29	281	9,57,19	185	31,60
2. Retail Trade	5,103	17,74,60	3,116	16,41,02	2,376	3,58,85
VII. FINANCE	294	22,84,84	54	1,31,97	—	—
VIII. ALL OTHERS	6,319	56,94,69	3,664	40,36,95	301	70,15
TOTAL BANK CREDIT	64,700	606,08,46	45,807	791,96,43	14,762	30,37,30
<i>OF WHICH</i> : 1. Artisans and Village & Tiny Industries	584	8,57,99	1,070	6,90,06	226	25,87
2. Other Small Scale Industries	538	14,25,20	400	61,10,38	20	22,51

OCCUPATION	NAVSARI		PANCH MAHALS		PATAN	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	31	32	33	34	35	36
I. AGRICULTURE	19,225	44,38,08	27,647	49,41,45	14,871	60,82,10
1. Direct Finance	19,116	40,44,90	27,072	45,16,48	14,627	57,34,42
2. Indirect Finance	109	3,93,18	575	4,24,97	244	3,47,68
II. INDUSTRY	1,736	30,62,50	4,514	230,25,72	1,197	8,67,66

1. Mining & Quarrying	5	30,43	18	1,87,86	—	—
2. Manufacturing & Processing	1,693	28,02,10	4,458	217,36,25	1,184	8,53,72
3. Electricity, Gas & Water	2	9,27	1	14,41	1	5,85
4. Construction	36	2,20,70	37	10,87,20	12	8,09
III. TRANSPORT OPERATORS	975	6,18,71	657	2,63,15	1,039	2,48,28
IV. PROFESSIONAL AND OTHER SERVICES	3,467	14,65,66	1,122	4,47,93	963	4,81,14
V. PERSONAL LOANS	18,304	86,82,17	12,933	41,14,31	6,279	28,05,58
1. Loans for Purchase of Consumer Durables	1,742	4,60,31	1,228	2,14,38	166	32,45
2. Loans for Housing	2,537	32,88,34	1,634	15,97,96	1,208	14,17,33
3. Rest of the Personal Loans	14,025	49,33,52	10,071	23,01,97	4,905	13,55,80
VI. TRADE	4,711	28,49,01	6,040	17,28,05	2,597	24,46,61
1. Wholesale Trade	276	6,45,11	824	4,86,56	270	18,10,88
2. Retail Trade	4,435	22,03,90	5,216	12,41,49	2,327	6,35,73
VII. FINANCE	107	80,78	112	3,86,62	22	38,14
VIII. ALL OTHERS	3,061	12,16,55	3,422	12,44,48	2,033	12,76,20
TOTAL BANK CREDIT	51,586	224,13,46	56,447	361,51,71	29,001	142,45,71
<i>OF WHICH</i> : 1. Artisans and Village & Tiny Industries	598	2,17,37	2,036	3,86,56	830	1,24,55
2. Other Small Scale Industries	688	6,11,20	815	5,80,49	224	3,61,19

OCCUPATION	PORBANDAR		RAJKOT		SABARKANTHA	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	37	38	39	40	41	42
I. AGRICULTURE	16,608	98,96,15	93,589	346,42,80	34,768	126,41,58
1. Direct Finance	16,432	67,39,24	92,635	226,44,67	34,246	121,26,68
2. Indirect Finance	176	31,56,91	954	119,98,13	522	5,14,90
II. INDUSTRY	1,674	67,39,33	9,636	572,24,49	2,910	21,75,17
1. Mining & Quarrying	33	7,62,17	20	3,08,20	10	1,13,14
2. Manufacturing & Processing	1,566	42,79,83	9,443	557,64,05	2,882	20,14,49
3. Electricity, Gas & Water	8	93,51	8	36,20	—	—
4. Construction	67	16,03,82	165	11,16,04	18	47,54
III. TRANSPORT OPERATORS	327	2,74,76	1,066	4,68,84	1,232	4,04,12
IV. PROFESSIONAL AND OTHER SERVICES	1,193	5,74,85	5,483	39,77,65	2,281	7,37,96
V. PERSONAL LOANS	7,162	35,65,69	34,881	177,55,91	12,634	54,22,33
1. Loans for Purchase of Consumer Durables	844	2,12,46	1,649	3,40,10	1,075	2,71,42
2. Loans for Housing	988	12,96,49	5,927	71,13,50	1,725	22,38,08
3. Rest of the Personal Loans	5,330	20,56,74	27,305	103,02,31	9,834	29,12,83
VI. TRADE	3,530	12,81,51	9,675	85,04,45	7,550	18,40,81
1. Wholesale Trade	85	1,65,53	1,094	39,70,69	160	1,50,42
2. Retail Trade	3,445	11,15,98	8,581	45,33,76	7,390	16,90,39
VII. FINANCE	67	24,96	475	9,85,50	123	1,53,08
VIII. ALL OTHERS	2,055	64,33,44	11,154	94,20,47	4,337	20,32,00
TOTAL BANK CREDIT	32,616	287,90,69	1,65,959	1329,80,11	65,835	254,07,05
<i>OF WHICH</i> : 1. Artisans and Village & Tiny Industries	234	66,40	1,877	9,92,88	1,961	4,89,46
2. Other Small Scale Industries	315	2,49,92	4,683	132,03,70	624	8,29,59

OCCUPATION	SURAT		SURENDRANAGAR	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing

	43	44	45	46
I. AGRICULTURE	46,086	260,15,15	46,092	152,15,24
1. Direct Finance	45,341	135,12,38	45,804	124,30,48
2. Indirect Finance	745	125,02,77	288	27,84,76
II. INDUSTRY	11,037	2790,90,04	8,578	216,75,24
1. Mining & Quarrying	26	39,96,43	5	61,83
2. Manufacturing & Processing	10,850	2372,93,05	8,557	214,42,36
3. Electricity, Gas & Water	28	322,67,85	—	—
4. Construction	133	55,32,71	16	1,71,05
III. TRANSPORT OPERATORS	1,898	21,85,57	192	1,05,46
IV. PROFESSIONAL AND OTHER SERVICES	8,392	45,98,95	2,211	5,30,32
V. PERSONAL LOANS	39,948	272,07,84	12,681	47,31,60
1. Loans for Purchase of Consumer Durables	1,816	5,62,96	407	76,18
2. Loans for Housing	6,819	113,17,37	2,628	23,40,48
3. Rest of the Personal Loans	31,313	153,27,51	9,646	23,14,94
VI. TRADE	11,605	339,95,14	5,098	22,88,36
1. Wholesale Trade	1,799	251,63,72	109	11,96,59
2. Retail Trade	9,806	88,31,42	4,989	10,91,77
VII. FINANCE	403	25,28,01	13	62,64
VIII. ALL OTHERS	13,845	280,48,46	5,916	22,93,28
TOTAL BANK CREDIT	1,33,214	4036,69,16	80,781	469,02,14
<i>OF WHICH : 1. Artisans and Village & Tiny Industries</i>	1,922	31,09,29	3,088	3,33,00
<i>2. Other Small Scale Industries</i>	4,529	293,47,89	3,246	8,74,30

OCCUPATION	VADODARA		VALSAD	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	47	48	49	50
I. AGRICULTURE	44,298	378,72,12	15,350	61,28,81
1. Direct Finance	43,628	91,66,77	15,213	50,28,93
2. Indirect Finance	670	287,05,35	137	10,99,88
II. INDUSTRY	46,654	4209,30,05	5,473	849,92,08
1. Mining & Quarrying	64	31,95,33	5	59,31
2. Manufacturing & Processing	46,176	3024,33,76	5,410	846,19,77
3. Electricity, Gas & Water	104	1056,84,72	1	4,11
4. Construction	310	96,16,24	57	3,08,89
III. TRANSPORT OPERATORS	2,490	74,89,40	1,294	7,51,87
IV. PROFESSIONAL AND OTHER SERVICES	5,272	90,16,11	3,819	26,93,71
V. PERSONAL LOANS	68,939	424,45,82	16,115	91,90,62
1. Loans for Purchase of Consumer Durables	3,620	9,35,94	1,640	3,70,22
2. Loans for Housing	13,783	172,30,50	3,393	47,55,23
3. Rest of the Personal Loans	51,536	242,79,38	11,082	40,65,17
VI. TRADE	11,879	247,50,15	4,600	48,40,52
1. Wholesale Trade	1,007	111,21,23	301	24,03,82
2. Retail Trade	10,872	136,28,92	4,299	24,36,70
VII. FINANCE	516	75,86,02	75	17,68,16
VIII. ALL OTHERS	25,914	460,47,48	3,017	93,40,99
TOTAL BANK CREDIT	2,05,962	5961,37,15	49,743	1197,06,76
<i>OF WHICH : 1. Artisans and Village & Tiny Industries</i>	1,367	31,99,81	1,429	16,08,77
<i>2. Other Small Scale Industries</i>	3,842	220,10,06	1,632	88,52,46