

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2003

WESTERN REGION
STATE : GUJARAT

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	5,91,502	2280,95	2048,42	2,84,066	1422,82	1227,35
1. Direct Finance	5,85,617	1973,08	1791,64	2,78,671	1174,25	1030,54
2. Indirect Finance	5,885	307,86	256,78	5,395	248,57	196,81
II. INDUSTRY	35,493	3293,39	2460,45	30,996	3434,85	2576,40
1. Mining & Quarrying	107	256,96	186,54	109	53,04	28,99
2. Food Manufacturing & Processing	931	55,95	40,37	1,216	273,41	228,01
(a) Rice Mills, Flour & Dal Mills	498	13,52	10,39	627	41,56	35,23
(b) Sugar	2	1,21	1,18	9	9,79	7,79
(c) Edible Oils & Vanaspati	67	24,87	14,50	81	26,42	20,96
(d) Tea Processing	2	6	4	4	93	39
(e) Processing of Fruits & Vegetables	3	34	33	13	5,57	2,71
(f) Others	359	15,96	13,93	482	189,15	160,93
3. Beverage & Tobacco	100	11,87	8,56	92	16,89	10,32
4. Textiles	1,158	255,00	230,80	1,488	539,78	306,92
(a) Cotton Textiles	214	82,61	77,14	371	417,32	244,74
(b) Jute & Other Natural Fibre Textiles	22	37	20	27	34	27
(c) Handloom Textiles & Khadi	398	80	49	105	14,04	13,30
(d) Other Textiles & Textile Products	524	171,22	152,96	985	108,09	48,61
5. Paper, Paper Products & Printing	145	16,30	14,98	523	272,07	218,40
6. Leather & Leather Products	266	43	30	177	1,59	1,61
7. Rubber & Plastic Products	226	104,36	169,83	409	70,40	59,57
8. Chemicals & Chemical Products	725	1210,22	693,15	1,317	922,31	748,16
(a) Heavy Industrial Chemicals	87	218,96	140,87	232	145,44	135,49
(b) Fertilisers	58	56,69	39,45	14	23,90	16,89
(c) Drugs & Pharmaceuticals	134	159,35	153,80	299	301,67	273,04
(d) Non-Edible Oils	13	5,56	5,90	24	51,52	36,71
(e) Other Chemicals & Chemical Products	433	769,66	353,13	748	399,77	286,02
9. Petroleum, Coal Products & Nuclear Fuels	17	111,41	44,95	23	11,88	6,63
10. Manufacture of Cement & Cement Products	105	91,98	103,73	172	158,16	131,22
11. Basic Metals & Metal Products	468	302,41	255,97	976	219,27	175,64
(a) Iron & Steel	122	252,95	217,35	311	168,72	131,81
(b) Non-Ferrous Metals	20	18,27	14,83	37	11,36	10,48
(c) Metal Products	326	31,20	23,79	628	39,19	33,35
12. Engineering	468	117,36	110,48	974	385,87	239,12
(a) Heavy Engineering	33	17,84	15,59	91	90,84	72,26
(b) Light Engineering	146	38,89	38,52	537	71,58	50,67
(c) Electrical Machinery & Goods	218	54,62	50,26	250	35,54	26,47
(d) Electronic Machinery & Goods	71	6,01	6,11	96	187,91	89,71
13. Vehicles, Vehicle Parts & Transport Equipments	353	16,02	5,37	420	42,95	41,08
14. Other Industries	29,478	139,24	119,71	22,634	293,11	233,35
15. Electricity, Gas & Water	27	254,36	148,05	31	105,65	93,86
(a) Electricity Generation & Transmission	18	230,29	123,86	22	104,72	93,04
(b) Non-Conventional Energy	1	6	6	—	—	—
(c) Gas, Steam & Water Supply	8	24,01	24,13	9	93	83
16. Construction	919	349,47	327,64	435	68,46	53,53
III. TRANSPORT OPERATORS	8,944	66,39	49,37	7,359	56,41	42,24
IV. PROFESSIONAL AND OTHER SERVICES	19,665	102,49	76,74	20,715	308,82	273,52
V. PERSONAL LOANS	1,11,551	658,00	545,98	1,37,296	953,70	791,77
1. Loans for Purchase of Consumer Durables	8,557	30,28	24,12	9,658	34,06	26,63
2. Loans for Housing	11,877	229,15	216,74	25,487	383,81	343,05
3. Rest of the Personal Loans	91,117	398,56	305,12	1,02,151	535,83	422,09
VI. TRADE	68,635	544,60	458,94	52,771	501,08	352,66
1. Wholesale Trade	2,805	344,44	302,29	2,751	211,70	129,50
2. Retail Trade	65,830	200,17	156,65	50,020	289,37	223,16
VII. FINANCE	771	12,72	9,53	1,890	88,50	53,54
VIII. ALL OTHERS	41,929	387,54	313,70	37,397	515,39	403,18
TOTAL BANK CREDIT	8,78,490	7346,08	5963,12	5,72,490	7281,57	5720,65
OF WHICH:						
1. Artisans and Village & Tiny Industries	18,783	57,78	44,31	12,766	103,94	78,39
2. Other Small Scale Industries	11,872	242,06	206,70	12,140	527,40	445,98

**TABLE NO.57 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2003**

WESTERN REGION
STATE : GUJARAT

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	24,287	362,92	301,79	4,320	581,80	506,78
1. Direct Finance	23,520	189,31	159,87	3,948	70,43	56,04
2. Indirect Finance	767	173,61	141,92	372	511,37	450,73
II. INDUSTRY	15,635	5635,19	4722,38	45,342	17763,55	14502,93
1. Mining & Quarrying	120	65,17	44,79	1,905	284,18	265,87
2. Food Manufacturing & Processing	723	280,04	97,06	1,536	494,61	398,06
(a) Rice Mills, Flour & Dal Mills	56	6,88	5,80	108	26,22	21,68
(b) Sugar	3	25,67	14,49	6	2,33	52
(c) Edible Oils & Vanaspati	81	28,50	16,14	155	179,13	172,88
(d) Tea Processing	8	1,33	1,38	7	3,50	2,39
(e) Processing of Fruits & Vegetables	9	1,99	1,68	26	16,43	8,76
(f) Others	566	215,67	57,58	1,234	267,01	191,82
3. Beverage & Tobacco	23	17,57	8,22	33	5,05	4,69
4. Textiles	565	403,50	373,17	12,728	3432,29	2912,69
(a) Cotton Textiles	188	226,88	223,07	6,323	2147,27	1808,92
(b) Jute & Other Natural Fibre Textiles	61	69	74	249	20,80	17,96
(c) Handloom Textiles & Khadi	46	62	49	301	17,95	16,37
(d) Other Textiles & Textile Products	270	175,30	148,86	5,855	1246,26	1069,44
5. Paper, Paper Products & Printing	177	37,46	33,83	941	471,48	433,06
6. Leather & Leather Products	40	2,47	2,28	108	59,16	57,85
7. Rubber & Plastic Products	397	59,50	37,64	1,097	511,65	359,05
8. Chemicals & Chemical Products	538	747,37	467,55	6,258	4583,43	3548,57
(a) Heavy Industrial Chemicals	69	225,63	145,51	500	709,67	538,79
(b) Fertilisers	16	202,47	142,70	64	468,79	369,53
(c) Drugs & Pharmaceuticals	132	40,61	26,95	3,228	1638,65	1288,18
(d) Non-Edible Oils	3	31	15	24	21,27	16,39
(e) Other Chemicals & Chemical Products	318	278,35	152,24	2,442	1745,04	1335,69
9. Petroleum, Coal Products & Nuclear Fuels	32	1738,83	1791,51	142	425,27	406,56
10. Manufacture of Cement & Cement Products	85	282,26	272,93	87	185,32	174,11
11. Basic Metals & Metal Products	1,736	652,46	541,57	2,687	1335,10	1138,84
(a) Iron & Steel	284	188,01	125,93	669	1056,46	910,10
(b) Non-Ferrous Metals	116	312,97	329,80	119	42,15	36,74
(c) Metal Products	1,336	151,48	85,84	1,899	236,49	192,01
12. Engineering	1,399	277,92	192,77	3,175	1442,41	1160,61
(a) Heavy Engineering	430	134,85	95,73	384	292,80	241,21
(b) Light Engineering	647	66,20	33,59	1,215	330,50	272,85
(c) Electrical Machinery & Goods	208	33,59	26,38	822	685,95	526,93
(d) Electronic Machinery & Goods	114	43,29	37,06	754	133,16	119,62
13. Vehicles, Vehicle Parts & Transport Equipments	185	81,58	40,78	339	153,47	111,65
14. Other Industries	9,041	280,00	191,31	13,246	1297,92	1011,51
15. Electricity, Gas & Water	29	287,76	264,30	211	2289,52	1907,39
(a) Electricity Generation & Transmission	15	208,17	184,18	129	2166,66	1800,35
(b) Non-Conventional Energy	2	35	12	18	27,73	12,31
(c) Gas, Steam & Water Supply	12	79,24	80,00	64	95,14	94,72
16. Construction	545	421,31	362,67	849	792,67	612,43
III. TRANSPORT OPERATORS	3,211	56,76	47,79	3,517	223,38	174,91
IV. PROFESSIONAL AND OTHER SERVICES	12,726	148,10	113,17	22,490	950,86	631,03
V. PERSONAL LOANS	1,07,195	842,75	673,54	2,17,033	2614,25	1987,24
1. Loans for Purchase of Consumer Durables	5,164	19,90	15,14	7,799	35,75	27,78
2. Loans for Housing	20,958	329,52	280,60	40,554	987,77	823,06
3. Rest of the Personal Loans	81,073	493,33	377,80	1,68,680	1590,73	1136,40
VI. TRADE	20,402	822,47	691,09	28,249	2469,54	2028,57
1. Wholesale Trade	1,939	610,67	523,09	4,820	1567,30	1274,44
2. Retail Trade	18,463	211,80	168,00	23,429	902,24	754,12
VII. FINANCE	1,359	117,77	59,35	2,155	641,47	427,78
VIII. ALL OTHERS	23,911	499,93	397,08	59,729	1767,24	1450,11
TOTAL BANK CREDIT	2,08,726	8485,88	7006,19	3,82,835	27012,10	21709,35
OF WHICH:						
1. Artisans and Village & Tiny Industries	2,543	29,79	23,18	3,444	138,63	104,78
2. Other Small Scale Industries	8,078	389,01	274,64	17,781	1744,73	1371,88