

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

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 | 5,42,712 | 2165,12 | 1950,43 | 2,84,231 | 1491,14 | 1305,07 |
| 1. Direct Finance | 5,34,297 | 1891,98 | 1717,39 | 2,80,231 | 1178,50 | 1033,48 |
| 2. Indirect Finance | 8,415 | 273,14 | 233,03 | 4,000 | 312,64 | 271,59 |
| II. INDUSTRY | 29,491 | 2951,98 | 2304,57 | 25,910 | 3759,18 | 2490,75 |
| 1. Mining & Quarrying | 122 | 290,82 | 197,94 | 125 | 112,61 | 29,99 |
| 2. Food Manufacturing & Processing | 978 | 169,12 | 112,06 | 1,024 | 350,59 | 215,76 |
| (a) Rice Mills, Flour & Dal Mills | 487 | 24,23 | 18,03 | 308 | 51,57 | 41,36 |
| (b) Sugar | 3 | 1,46 | 1,43 | 5 | 1,62 | 66 |
| (c) Edible Oils & Vanaspati | 94 | 78,19 | 53,08 | 174 | 45,84 | 28,75 |
| (d) Tea Processing | 2 | 80 | 77 | 3 | 80 | 70 |
| (e) Processing of Fruits & Vegetables | 11 | 1,43 | 92 | 17 | 6,42 | 4,35 |
| (f) Others | 381 | 63,02 | 37,84 | 517 | 244,34 | 139,95 |
| 3. Beverage & Tobacco | 152 | 14,68 | 10,25 | 125 | 16,73 | 7,58 |
| 4. Textiles | 1,063 | 256,06 | 221,57 | 1,223 | 909,97 | 596,13 |
| (a) Cotton Textiles | 212 | 111,32 | 101,13 | 475 | 846,25 | 557,29 |
| (b) Jute & Other Natural Fibre Textiles | 43 | 54 | 40 | 12 | 22 | 7 |
| (c) Handloom Textiles & Khadi | 445 | 6,65 | 6,43 | 276 | 14,45 | 13,71 |
| (d) Other Textiles & Textile Products | 363 | 137,54 | 113,62 | 460 | 49,05 | 25,06 |
| 5. Paper, Paper Products & Printing | 168 | 53,50 | 46,38 | 481 | 312,23 | 204,73 |
| 6. Leather & Leather Products | 163 | 10,33 | 4,34 | 107 | 5,19 | 4,61 |
| 7. Rubber & Plastic Products | 205 | 33,80 | 29,22 | 435 | 120,78 | 83,58 |
| 8. Chemicals & Chemical Products | 811 | 777,88 | 584,70 | 1,492 | 651,19 | 451,65 |
| (a) Heavy Industrial Chemicals | 86 | 176,83 | 121,27 | 459 | 192,48 | 162,37 |
| (b) Fertilisers | 135 | 266,88 | 228,80 | 14 | 44,71 | 34,81 |
| (c) Drugs & Pharmaceuticals | 109 | 147,55 | 138,61 | 209 | 72,82 | 57,40 |
| (d) Non-Edible Oils | 11 | 6,52 | 3,72 | 19 | 16,89 | 12,52 |
| (e) Other Chemicals & Chemical Products | 470 | 180,11 | 92,30 | 791 | 324,30 | 184,54 |
| 9. Petroleum, Coal Products & Nuclear Fuels | 22 | 112,68 | 96,03 | 23 | 24,06 | 15,29 |
| 10. Manufacture of Cement & Cement Products | 158 | 89,20 | 62,10 | 243 | 120,56 | 118,02 |
| 11. Basic Metals & Metal Products | 1,019 | 292,50 | 239,91 | 1,033 | 193,49 | 123,84 |
| (a) Iron & Steel | 98 | 217,11 | 187,30 | 346 | 128,30 | 78,74 |
| (b) Non-Ferrous Metals | 24 | 49,93 | 30,26 | 35 | 13,68 | 11,33 |
| (c) Metal Products | 897 | 25,46 | 22,35 | 652 | 51,51 | 33,78 |
| 12. Engineering | 567 | 215,96 | 154,87 | 1,126 | 342,88 | 183,11 |
| (a) Heavy Engineering | 40 | 14,41 | 9,58 | 127 | 81,10 | 27,00 |
| (b) Light Engineering | 164 | 12,45 | 9,10 | 429 | 151,87 | 68,62 |
| (c) Electrical Machinery & Goods | 195 | 185,31 | 133,20 | 254 | 68,94 | 47,32 |
| (d) Electronic Machinery & Goods | 168 | 3,80 | 2,98 | 316 | 40,98 | 40,18 |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 384 | 29,42 | 7,71 | 435 | 65,10 | 43,44 |
| 14. Other Industries | 21,619 | 141,54 | 124,84 | 17,144 | 320,95 | 229,95 |
| 15. Electricity, Gas & Water | 19 | 250,47 | 214,91 | 18 | 97,85 | 76,74 |
| (a) Electricity Generation & Transmission | 13 | 192,33 | 155,16 | 7 | 96,68 | 76,08 |
| (b) Non-Conventional Energy | - | - | - | 1 | 6 | 6 |
| (c) Gas, Steam & Water Supply | 6 | 58,14 | 59,75 | 10 | 1,10 | 60 |
| 16. Construction | 2,041 | 214,04 | 197,74 | 876 | 115,00 | 106,32 |
| III. TRANSPORT OPERATORS | 7,979 | 54,03 | 42,63 | 5,994 | 55,77 | 44,70 |
| IV. PROFESSIONAL AND OTHER SERVICES | 21,095 | 122,67 | 103,80 | 22,880 | 227,80 | 186,23 |
| V. PERSONAL LOANS | 1,29,252 | 875,56 | 723,87 | 1,55,413 | 1372,04 | 1136,60 |
| 1. Loans for Purchase of Consumer Durables | 11,368 | 39,37 | 30,58 | 10,635 | 40,32 | 30,96 |
| 2. Loans for Housing | 16,168 | 285,53 | 261,28 | 32,830 | 563,14 | 510,73 |
| 3. Rest of the Personal Loans | 1,01,716 | 550,66 | 432,00 | 1,11,948 | 768,59 | 594,91 |
| VI. TRADE | 62,366 | 318,34 | 229,28 | 50,252 | 483,31 | 348,41 |
| 1. Wholesale Trade | 2,430 | 99,06 | 59,54 | 2,545 | 152,95 | 97,18 |
| 2. Retail Trade | 59,936 | 219,27 | 169,74 | 47,707 | 330,37 | 251,23 |
| VII. FINANCE | 431 | 10,97 | 6,54 | 826 | 99,62 | 48,94 |
| VIII. ALL OTHERS | 50,089 | 482,47 | 346,75 | 45,858 | 678,49 | 403,54 |
| TOTAL BANK CREDIT | 8,43,415 | 6981,14 | 5707,86 | 5,91,364 | 8167,35 | 5964,24 |
| <i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries | 15,744 | 44,26 | 36,63 | 9,918 | 113,79 | 83,78 |
| 2. Other Small Scale Industries | 7,777 | 316,32 | 246,77 | 9,179 | 621,84 | 449,19 |

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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 | 22,610 | 677,76 | 600,75 | 3,908 | 839,17 | 680,36 |
| 1. Direct Finance | 21,447 | 258,83 | 220,42 | 2,315 | 93,66 | 77,79 |
| 2. Indirect Finance | 1,163 | 418,94 | 380,34 | 1,593 | 745,51 | 602,56 |
| II. INDUSTRY | 13,588 | 7531,73 | 5612,88 | 30,331 | 23942,27 | 16102,68 |
| 1. Mining & Quarrying | 152 | 86,21 | 55,93 | 152 | 333,70 | 293,48 |
| 2. Food Manufacturing & Processing | 512 | 114,14 | 83,92 | 792 | 771,20 | 574,41 |
| (a) Rice Mills, Flour & Dal Mills | 89 | 17,49 | 11,43 | 89 | 28,27 | 24,88 |
| (b) Sugar | – | – | – | 5 | 32 | 23 |
| (c) Edible Oils & Vanaspati | 85 | 33,16 | 23,55 | 110 | 327,19 | 299,82 |
| (d) Tea Processing | 9 | 1,55 | 1,33 | 11 | 12,80 | 5,71 |
| (e) Processing of Fruits & Vegetables | 15 | 5,00 | 4,05 | 29 | 8,65 | 6,10 |
| (f) Others | 314 | 56,94 | 43,57 | 548 | 393,98 | 237,68 |
| 3. Beverage & Tobacco | 43 | 19,82 | 12,13 | 52 | 34,89 | 11,53 |
| 4. Textiles | 509 | 121,82 | 94,78 | 8,065 | 3752,84 | 2836,22 |
| (a) Cotton Textiles | 93 | 66,70 | 46,23 | 2,080 | 2260,64 | 1621,99 |
| (b) Jute & Other Natural Fibre Textiles | 55 | 97 | 69 | 220 | 25,11 | 24,27 |
| (c) Handloom Textiles & Khadi | 53 | 96 | 84 | 376 | 33,08 | 27,20 |
| (d) Other Textiles & Textile Products | 308 | 53,19 | 47,02 | 5,389 | 1434,02 | 1162,76 |
| 5. Paper, Paper Products & Printing | 207 | 29,07 | 24,79 | 846 | 572,25 | 398,35 |
| 6. Leather & Leather Products | 60 | 2,49 | 1,56 | 96 | 7,98 | 5,14 |
| 7. Rubber & Plastic Products | 397 | 45,20 | 33,51 | 1,101 | 413,42 | 337,06 |
| 8. Chemicals & Chemical Products | 582 | 850,46 | 599,59 | 3,539 | 3999,76 | 2968,38 |
| (a) Heavy Industrial Chemicals | 108 | 139,42 | 104,00 | 567 | 803,05 | 620,88 |
| (b) Fertilisers | 13 | 235,93 | 152,57 | 60 | 573,94 | 470,83 |
| (c) Drugs & Pharmaceuticals | 135 | 63,72 | 31,49 | 738 | 974,43 | 746,54 |
| (d) Non-Edible Oils | 10 | 12,87 | 10,71 | 15 | 22,77 | 17,77 |
| (e) Other Chemicals & Chemical Products | 316 | 398,54 | 300,82 | 2,159 | 1625,57 | 1112,36 |
| 9. Petroleum, Coal Products & Nuclear Fuels | 45 | 3009,77 | 2360,10 | 139 | 361,12 | 275,58 |
| 10. Manufacture of Cement & Cement Products | 109 | 309,04 | 303,89 | 94 | 72,41 | 69,20 |
| 11. Basic Metals & Metal Products | 1,853 | 891,61 | 563,85 | 2,022 | 2854,85 | 1981,70 |
| (a) Iron & Steel | 317 | 178,49 | 134,29 | 650 | 2360,38 | 1634,26 |
| (b) Non-Ferrous Metals | 196 | 461,49 | 243,46 | 193 | 135,17 | 79,78 |
| (c) Metal Products | 1,340 | 251,63 | 186,09 | 1,179 | 359,29 | 267,67 |
| 12. Engineering | 2,021 | 761,22 | 583,01 | 2,995 | 1795,26 | 1093,11 |
| (a) Heavy Engineering | 459 | 117,92 | 87,66 | 494 | 426,73 | 315,02 |
| (b) Light Engineering | 970 | 49,75 | 30,55 | 1,281 | 422,71 | 296,43 |
| (c) Electrical Machinery & Goods | 251 | 19,90 | 11,28 | 837 | 777,32 | 380,54 |
| (d) Electronic Machinery & Goods | 341 | 573,65 | 453,51 | 383 | 168,49 | 101,13 |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 558 | 120,95 | 37,09 | 446 | 278,77 | 187,12 |
| 14. Other Industries | 5,952 | 417,06 | 211,79 | 8,953 | 1391,50 | 1148,89 |
| 15. Electricity, Gas & Water | 47 | 335,91 | 269,60 | 281 | 5961,71 | 2949,81 |
| (a) Electricity Generation & Transmission | 22 | 217,11 | 166,93 | 199 | 5812,03 | 2818,14 |
| (b) Non-Conventional Energy | 8 | 4,96 | 4,39 | 61 | 105,72 | 104,75 |
| (c) Gas, Steam & Water Supply | 17 | 113,84 | 98,27 | 21 | 43,95 | 26,92 |
| 16. Construction | 541 | 416,96 | 377,34 | 758 | 1340,61 | 972,68 |
| III. TRANSPORT OPERATORS | 2,372 | 53,74 | 38,95 | 3,872 | 154,89 | 131,02 |
| IV. PROFESSIONAL AND OTHER SERVICES | 13,749 | 263,13 | 222,41 | 31,656 | 1380,43 | 1030,11 |
| V. PERSONAL LOANS | 1,34,405 | 1617,78 | 1321,61 | 2,55,408 | 4623,26 | 3657,10 |
| 1. Loans for Purchase of Consumer Durables | 6,169 | 25,84 | 19,47 | 10,328 | 53,04 | 39,53 |
| 2. Loans for Housing | 31,115 | 715,64 | 640,72 | 59,137 | 1808,65 | 1613,85 |
| 3. Rest of the Personal Loans | 97,121 | 876,30 | 661,42 | 1,85,943 | 2761,56 | 2003,71 |
| VI. TRADE | 20,886 | 959,85 | 668,45 | 26,799 | 3279,54 | 2421,56 |
| 1. Wholesale Trade | 1,587 | 650,43 | 457,95 | 6,073 | 2181,17 | 1664,05 |
| 2. Retail Trade | 19,299 | 309,42 | 210,51 | 20,726 | 1098,37 | 757,52 |
| VII. FINANCE | 488 | 92,47 | 42,85 | 1,001 | 602,42 | 610,83 |
| VIII. ALL OTHERS | 26,460 | 509,23 | 342,32 | 50,019 | 1768,42 | 1216,12 |
| TOTAL BANK CREDIT | 2,34,558 | 11705,69 | 8850,21 | 4,02,994 | 36890,39 | 25849,77 |
| OF WHICH : 1. Artisans and Village & Tiny Industries | 1,769 | 16,06 | 12,00 | 1,854 | 29,05 | 23,61 |
| 2. Other Small Scale Industries | 5,817 | 475,77 | 343,85 | 16,502 | 1776,71 | 1354,64 |