

**Table No. 5.9 - District-Wise Classification of Outstanding Credit of
Scheduled Commercial Banks According to Occupation
March 1996 (Part 20 of 26)**

WESTERN REGION
STATE : GUJARAT

(Amount in Rupees Thousand)

OCCUPATION	AHMEDABAD		AMRELI		BANAS KANTHA		BHARUCH	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	24,067	77,35,90	48,281	49,29,56	43,985	75,54,51	38,666	55,13,03
1. Direct Finance	23,080	64,23,03	48,243	47,60,26	43,759	68,30,34	38,550	50,57,24
2. Indirect Finance	987	13,12,87	38	1,69,30	226	7,24,17	116	4,55,79
II. INDUSTRY	21,049	3171,02,01	4,836	17,10,08	4,880	12,32,48	4,921	318,74,05
1. Mining & Quarrying	120	7,39,22	5	10,22	42	2,52,64	15	30,96
2. Manufacturing & Processing	20,475	3067,96,39	4,822	16,95,30	4,816	9,63,15	4,825	316,64,07
3. Electricity, Gas & Water	96	45,98,86	1	15	10	5,91	11	33,15
4. Construction	358	49,67,54	8	4,41	12	10,78	70	1,45,87
III. TRANSPORT OPERATORS	4,915	28,18,05	345	1,17,36	1,628	2,91,75	1,031	7,56,22
IV. PROFESSIONAL AND OTHER SERVICES	16,254	142,09,70	3,417	2,97,14	2,590	2,36,46	4,030	6,99,71
V. PERSONAL LOANS	1,01,056	373,69,08	5,342	10,14,57	5,215	10,79,34	11,590	30,56,01
1. Loans for Purchase of Consumer Durables	3,178	4,53,58	600	55,58	150	11,85	304	46,09
2. Loans for Housing	14,111	136,28,69	900	3,13,70	420	2,86,16	985	7,17,22
3. Rest of the Personal Loans	83,767	232,86,81	3,842	6,45,29	4,645	7,81,33	10,301	22,92,70
VI. TRADE	23,434	325,95,48	6,427	7,04,94	5,957	7,70,15	12,969	15,68,79
1. Wholesale Trade	4,066	239,13,80	131	1,07,70	683	1,87,69	541	4,49,27
2. Retail Trade	19,368	86,81,68	6,296	5,97,24	5,274	5,82,46	12,428	11,19,52
VII. FINANCE	646	400,47,08	-	-	5	7,86	53	6,77,55
VIII. ALL OTHERS	27,649	318,49,84	1,852	1,40,73	2,137	2,16,95	2,556	25,76,30
TOTAL BANK CREDIT	2,19,070	4837,27,14	70,500	89,14,38	66,397	113,89,50	75,816	467,21,66
OF WHICH: 1. Artisans & Village Industries	3,805	8,60,99	2,419	1,64,25	3,744	2,43,15	2,470	2,13,48
2. Other Small Scale Industries	11,139	688,89,84	2,197	5,50,61	931	5,68,17	1,787	72,32,87

OCCUPATION	BHAVNAGAR		DANGS		GANDHINAGAR		JAMNAGAR	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	9	10	11	12	13	14	15	16
I. AGRICULTURE	33,711	52,14,82	5,930	2,31,94	8,259	62,37,38	61,567	59,57,29
1. Direct Finance	33,532	47,59,40	5,929	2,31,47	7,186	15,07,04	61,524	59,19,96
2. Indirect Finance	179	4,55,42	1	47	1,073	47,30,34	43	37,33
II. INDUSTRY	11,184	222,43,30	766	63,33	884	109,92,30	6,068	145,04,66
1. Mining & Quarrying	40	4,86,51	1	1,17	-	-	15	1,18,33
2. Manufacturing & Processing	11,091	214,08,34	765	62,16	867	65,71,72	6,012	138,77,92
3. Electricity, Gas & Water	17	2,75,39	-	-	1	4,88,18	13	1,39,06
4. Construction	36	73,06	-	-	16	39,32,40	28	3,69,35
III. TRANSPORT OPERATORS	1,472	6,32,69	62	55,01	847	3,44,43	833	5,95,00
IV. PROFESSIONAL AND OTHER SERVICES	9,509	24,19,82	278	19,42	747	2,22,02	5,522	16,51,74
V. PERSONAL LOANS	30,647	55,35,43	448	85,87	9,750	22,31,88	11,923	30,78,59
1. Loans for Purchase of Consumer Durables	961	1,10,70	128	13,62	373	75,50	671	68,65
2. Loans for Housing	2,704	14,87,12	8	5,27	888	7,06,15	1,689	11,15,70
3. Rest of the Personal Loans	26,982	39,37,61	312	66,98	8,489	14,50,23	9,563	18,94,24
VI. TRADE	14,872	38,78,43	1,099	70,06	1,384	5,46,26	9,130	15,92,35
1. Wholesale Trade	513	16,35,41	261	15,31	24	78,60	611	6,39,72
2. Retail Trade	14,359	22,43,02	838	54,75	1,360	4,67,66	8,519	9,52,63
VII. FINANCE	7	5,70	-	-	23	11,15,07	20	5,81,68
VIII. ALL OTHERS	4,224	40,63,09	120	10,80	1,066	14,56,80	4,340	12,18,81

TOTAL BANK CREDIT	1,05,626	439,93,28	8,703	5,36,43	22,960	231,46,14	99,403	291,80,12
OF WHICH: 1. Artisans & Village Industries	5,384	5,92,09	195	39,19	287	18,61	2,675	1,73,97
2. Other Small Scale Industries	4,492	97,18,56	63	4,06	401	14,66,31	2,475	40,16,56

OCCUPATION	JUNAGADH		KACHCHH		KHEDA		MAHESANA	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	17	18	19	20	21	22	23	24
I. AGRICULTURE	67,962	109,20,62	13,867	34,90,56	79,308	222,04,67	51,968	82,13,07
1. Direct Finance	67,650	107,45,26	13,759	33,60,88	78,596	196,22,37	51,255	75,73,84
2. Indirect Finance	312	1,75,36	108	1,29,68	712	25,82,30	713	6,39,23
II. INDUSTRY	7,277	205,44,14	7,304	91,57,07	4,358	156,00,58	6,212	250,11,17
1. Mining & Quarrying	72	3,03,65	66	1,47,05	66	1,67,64	26	2,08,07
2. Manufacturing & Processing	7,166	201,12,95	7,168	67,54,27	4,200	153,18,15	6,141	245,63,61
3. Electricity, Gas & Water	13	72,61	5	20,01,36	12	21,56	13	1,14,96
4. Construction	26	54,93	65	2,54,39	80	93,23	32	1,24,53
III. TRANSPORT OPERATORS	1,720	10,73,61	2,521	28,80,55	3,142	16,07,81	3,639	10,43,09
IV. PROFESSIONAL AND OTHER SERVICES	7,719	10,87,42	4,917	14,86,06	6,118	23,67,33	5,760	10,20,99
V. PERSONAL LOANS	15,708	38,97,42	10,036	29,39,46	27,162	88,62,55	20,253	45,78,95
1. Loans for Purchase of Consumer Durables	1,623	1,37,24	854	92,93	745	1,23,55	364	38,76
2. Loans for Housing	1,741	14,85,49	991	8,33,05	3,048	27,68,78	2,547	14,41,63
3. Rest of the Personal Loans	12,344	22,74,69	8,191	20,13,48	23,369	59,70,22	17,342	30,98,56
VI. TRADE	16,191	35,45,16	7,640	37,15,78	17,379	37,49,79	9,754	18,89,40
1. Wholesale Trade	1,173	20,10,46	463	23,47,62	1,025	15,01,64	1,038	9,83,81
2. Retail Trade	15,018	15,34,70	7,177	13,68,16	16,354	22,48,15	8,716	9,05,59
VII. FINANCE	11	1,33,35	17	3,28,92	266	6,02,87	40	7,45,70
VIII. ALL OTHERS	6,148	21,25,48	4,125	11,15,31	12,821	92,07,76	6,653	8,21,45
TOTAL BANK CREDIT	1,22,736	433,27,20	50,427	251,13,71	1,50,554	642,03,36	1,04,279	433,23,82
OF WHICH: 1. Artisans & Village Industries	3,655	2,94,33	5,640	2,03,77	1,176	1,37,25	3,449	1,71,91
2. Other Small Scale Industries	2,686	38,73,54	1,267	18,82,23	2,290	51,86,52	1,932	102,61,11

OCCUPATION	PANCH MAHALS		RAJKOT		SABAR KANTHA		SURAT	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	25	26	27	28	29	30	31	32
I. AGRICULTURE	67,567	63,95,10	65,527	79,38,05	37,173	58,24,13	76,130	119,77,68
1. Direct Finance	66,208	62,32,47	65,361	72,88,35	36,456	55,54,45	75,636	116,50,05
2. Indirect Finance	1,359	1,62,63	166	6,49,70	717	2,69,68	494	3,27,63
II. INDUSTRY	9,616	173,44,10	12,116	327,03,19	3,185	31,24,51	14,982	1096,36,09
1. Mining & Quarrying	77	2,00,89	34	2,28,52	35	1,31,11	25	1,25,64
2. Manufacturing & Processing	9,516	170,91,95	12,043	322,02,40	3,130	29,80,38	14,787	1020,92,28
3. Electricity, Gas & Water	11	37,25	7	25,93	6	4,09	34	68,19,08
4. Construction	12	14,01	32	2,46,34	14	8,93	136	5,99,09
III. TRANSPORT OPERATORS	1,762	9,28,28	2,104	10,83,93	1,583	6,58,85	3,226	19,35,49
IV. PROFESSIONAL AND OTHER SERVICES	3,926	6,23,97	8,861	29,42,27	3,630	4,93,23	7,235	29,04,50
V. PERSONAL LOANS	9,845	20,85,57	24,688	75,12,07	6,077	12,85,97	25,712	83,40,89
1. Loans for Purchase of Consumer Durables	818	89,08	1,448	1,33,65	303	46,36	878	1,38,58
2. Loans for Housing	934	6,45,24	4,259	29,37,58	551	4,47,49	4,206	26,93,47
3. Rest of the Personal Loans	8,093	13,51,25	18,981	44,40,84	5,223	7,92,12	20,628	55,08,84
VI. TRADE	14,747	17,15,57	12,334	36,73,64	6,632	20,88,62	12,881	77,62,34
1. Wholesale Trade	1,311	3,93,12	1,229	17,61,98	556	10,90,81	2,178	47,91,83
2. Retail Trade	13,436	13,22,45	11,105	19,11,66	6,076	9,97,81	10,703	29,70,51
VII. FINANCE	52	4,76,42	209	12,77,98	16	38,87	123	46,60,48
VIII. ALL OTHERS	4,741	15,80,25	8,541	28,24,23	1,875	3,46,31	8,537	68,65,39
TOTAL BANK CREDIT	1,12,256	311,49,26	1,34,380	599,55,36	60,171	138,60,49	1,48,826	1540,82,86
OF WHICH: 1. Artisans & Village Industries	6,806	3,67,61	3,367	3,02,50	2,122	1,48,62	2,183	8,09,69
2. Other Small Scale Industries	2,263	98,64,52	7,234	132,76,02	842	9,28,99	8,899	344,24,37

SURENDRANAGAR	VADODARA	VALSAD
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OCCUPATION		No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
		33	34	35	36	37	38
I.	AGRICULTURE	18,042	26,43,35	80,263	231,30,40	53,382	89,27,05
	1. Direct Finance	18,028	25,40,87	79,646	86,73,23	52,738	81,52,79
	2. Indirect Finance	14	1,02,48	617	144,57,17	644	7,74,26
II.	INDUSTRY	9,647	101,42,02	10,127	1816,88,19	7,891	568,83,68
	1. Mining & Quarrying	90	91,03	78	7,45,54	37	1,72,25
	2. Manufacturing & Processing	9,548	100,46,97	9,720	1612,58,88	7,719	565,00,37
	3. Electricity, Gas & Water	4	2,30	88	177,96,87	21	29,98
	4. Construction	5	1,72	241	18,86,90	114	1,81,08
III.	TRANSPORT OPERATORS	426	1,93,56	2,917	20,76,80	2,599	16,50,66
IV.	PROFESSIONAL AND OTHER SERVICES	2,568	2,79,23	9,671	48,68,74	11,405	32,35,93
V.	PERSONAL LOANS	6,627	16,23,20	43,448	163,60,00	19,315	61,51,89
	1. Loans for Purchase of Consumer Durables	632	69,38	1,708	2,60,57	1,499	2,44,18
	2. Loans for Housing	887	5,92,77	7,667	62,28,47	2,561	19,29,96
	3. Rest of the Personal Loans	5,108	9,61,05	34,073	98,70,96	15,255	39,77,75
VI.	TRADE	9,390	9,92,80	16,847	73,44,71	10,430	30,94,02
	1. Wholesale Trade	730	4,53,36	1,178	39,17,34	2,202	12,39,38
	2. Retail Trade	8,660	5,39,44	15,669	34,27,37	8,228	18,54,64
VII.	FINANCE	17	1,07,08	448	48,79,53	19	3,09,60
VIII.	ALL OTHERS	1,711	3,30,01	22,249	210,99,29	9,294	25,18,51
TOTAL BANK CREDIT		48,428	163,11,25	1,85,970	2614,47,66	1,14,335	827,71,34
OF WHICH: 1. Artisans & Village Industries		6,108	2,85,61	1,937	5,18,68	2,745	4,62,27
2. Other Small Scale Industries		3,132	19,78,22	5,191	324,20,52	3,628	223,38,17