

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2005**

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	6,21,638	2812,15	2526,85	3,19,036	1921,26	1655,24
1. Direct Finance	6,18,392	2490,65	2251,83	3,16,470	1536,17	1338,10
2. Indirect Finance	3,246	321,50	275,03	2,566	385,09	317,14
II. INDUSTRY	26,765	7156,69	5328,07	23,775	3375,94	2500,88
1. Mining & Quarrying	115	2377,80	1857,36	147	56,90	36,77
2. Food Manufacturing & Processing	841	110,37	77,95	1,034	419,93	283,69
(a) Rice Mills, Flour & Dal Mills	373	22,56	17,70	332	60,68	49,42
(b) Sugar	3	3,27	2,62	4	15,10	5,08
(c) Edible Oils & Vanaspati	106	55,99	34,94	180	96,48	71,64
(d) Tea Processing	1	5	5	3	1,60	1,26
(e) Processing of Fruits & Vegetables	10	1,12	96	19	6,71	4,84
(f) Others	348	27,37	21,69	496	239,37	151,44
3. Beverage & Tobacco	120	12,11	9,00	113	15,24	11,18
4. Textiles	1,222	488,93	344,25	1,329	286,42	199,05
(a) Cotton Textiles	195	132,75	99,64	476	229,23	166,27
(b) Jute & Other Natural Fibre Textiles	56	1,19	47	16	28	22
(c) Handloom Textiles & Khadi	512	209,65	150,74	323	4,95	3,43
(d) Other Textiles & Textile Products	459	145,34	93,40	514	51,96	29,14
5. Paper, Paper Products & Printing	145	61,52	47,59	494	344,26	248,72
6. Leather & Leather Products	135	10,25	4,28	88	1,48	1,14
7. Rubber & Plastic Products	203	30,41	26,99	487	212,33	153,48
8. Chemicals & Chemical Products	756	833,78	530,74	1,206	539,61	375,31
(a) Heavy Industrial Chemicals	95	279,93	171,81	205	118,83	85,94
(b) Fertilisers	77	213,77	137,68	14	70,17	61,02
(c) Drugs & Pharmaceuticals	93	117,10	94,18	252	78,57	63,70
(d) Non-Edible Oils	3	2,18	1,65	15	16,48	12,65
(e) Other Chemicals & Chemical Products	488	220,80	125,43	720	255,55	152,00
9. Petroleum, Coal Products & Nuclear Fuels	10	16,61	1,95	19	136,24	127,21
10. Manufacture of Cement & Cement Products	113	176,82	149,12	189	229,64	206,89
11. Basic Metals & Metal Products	1,237	693,31	528,04	1,216	236,41	198,61
(a) Iron & Steel	94	445,93	376,44	414	176,54	152,62
(b) Non-Ferrous Metals	34	229,89	135,46	39	17,57	9,67
(c) Metal Products	1,109	17,49	16,14	763	42,30	36,32
12. Engineering	507	172,93	66,48	824	257,18	151,95
(a) Heavy Engineering	40	26,61	22,26	95	60,22	30,91
(b) Light Engineering	163	123,40	34,48	417	83,94	66,41
(c) Electrical Machinery & Goods	145	10,68	8,42	223	85,38	37,46
(d) Electronic Machinery & Goods	159	12,23	1,32	89	27,64	17,18
13. Vehicles, Vehicle Parts & Transport Equipments	267	45,78	26,30	331	56,77	45,72
14. Other Industries	18,897	479,96	457,27	14,737	368,74	304,23
15. Electricity, Gas & Water	22	619,66	327,01	27	86,78	51,51
(a) Electricity Generation & Transmission	13	538,29	245,68	8	80,16	50,60
(b) Non-Conventional Energy	4	19,56	19,53	1	3	3
(c) Gas, Steam & Water Supply	5	61,81	61,80	18	6,59	88
16. Construction	2,175	1026,45	873,74	1,534	128,00	105,41
III. TRANSPORT OPERATORS	9,965	137,50	124,40	5,771	65,95	55,93
IV. PROFESSIONAL AND OTHER SERVICES	24,669	167,19	133,47	27,827	249,22	187,07
V. PERSONAL LOANS	1,46,202	1304,84	1064,41	1,88,320	2135,92	1747,02
1. Loans for Purchase of Consumer Durables	26,630	121,45	94,76	16,682	73,23	58,63
2. Loans for Housing	20,863	504,46	447,41	41,002	909,35	804,83
3. Rest of the Personal Loans	98,709	678,93	522,24	1,30,636	1153,34	883,55
VI. TRADE	67,023	1553,55	1255,48	57,161	647,99	447,98
1. Wholesale Trade	2,730	969,47	852,95	2,624	142,29	84,31
2. Retail Trade	64,293	584,08	402,52	54,537	505,70	363,66
VII. FINANCE	552	67,10	51,03	942	88,79	43,15
VIII. ALL OTHERS	21,450	290,05	211,97	30,888	475,76	344,05
TOTAL BANK CREDIT	9,18,264	13489,07	10695,67	6,53,720	8960,84	6981,32
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	14,805	50,89	39,86	9,782	139,97	106,83
2. Other Small Scale Industries	5,780	260,54	212,72	7,436	707,17	520,65

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MARCH 2005**

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	27,122	796,14	690,06	6,675	1463,16	1131,56
1. Direct Finance	26,403	289,33	246,48	5,745	226,26	195,36
2. Indirect Finance	719	506,80	443,58	930	1236,90	936,20
II. INDUSTRY	15,251	7489,91	5389,69	32,126	29679,61	18615,75
1. Mining & Quarrying	233	132,83	75,15	189	509,28	294,57
2. Food Manufacturing & Processing	633	218,91	169,83	942	1119,52	643,94
(a) Rice Mills, Flour & Dal Mills	124	29,11	22,81	115	56,20	47,33
(b) Sugar	1	3	-	8	15,87	6,03
(c) Edible Oils & Vanaspati	85	39,21	22,07	90	640,17	377,22
(d) Tea Processing	13	2,06	1,25	17	8,31	5,35
(e) Processing of Fruits & Vegetables	23	15,72	11,45	47	31,16	21,85
(f) Others	387	132,78	112,24	665	367,81	186,17
3. Beverage & Tobacco	54	16,86	12,63	50	55,98	26,07
4. Textiles	670	162,30	122,11	8,129	5777,91	3844,40
(a) Cotton Textiles	108	95,34	67,25	1,717	3550,82	2295,09
(b) Jute & Other Natural Fibre Textiles	78	9,38	7,02	135	16,58	15,48
(c) Handloom Textiles & Khadi	85	11,96	11,73	337	42,10	36,15
(d) Other Textiles & Textile Products	399	45,62	36,10	5,940	2168,41	1497,68
5. Paper, Paper Products & Printing	221	26,14	18,49	671	758,19	481,46
6. Leather & Leather Products	75	4,00	3,23	110	11,23	9,09
7. Rubber & Plastic Products	373	67,90	49,21	1,197	563,45	385,85
8. Chemicals & Chemical Products	574	619,21	376,20	3,326	5756,60	3023,71
(a) Heavy Industrial Chemicals	125	245,54	148,29	525	1284,36	781,60
(b) Fertilisers	16	173,08	120,55	65	880,74	509,38
(c) Drugs & Pharmaceuticals	104	41,36	26,88	792	1454,83	891,83
(d) Non-Edible Oils	10	9,13	4,65	7	19,90	15,33
(e) Other Chemicals & Chemical Products	319	150,10	75,85	1,937	2116,78	825,57
9. Petroleum, Coal Products & Nuclear Fuels	57	2783,04	2312,60	167	577,01	240,05
10. Manufacture of Cement & Cement Products	117	207,35	193,93	85	106,14	83,97
11. Basic Metals & Metal Products	2,315	1075,00	717,98	2,201	3877,67	2620,98
(a) Iron & Steel	342	212,64	161,49	725	3185,69	2184,36
(b) Non-Ferrous Metals	180	465,88	272,28	242	196,18	139,27
(c) Metal Products	1,793	396,49	284,21	1,234	495,79	297,35
12. Engineering	2,103	378,33	273,26	2,830	1643,59	1147,02
(a) Heavy Engineering	555	173,57	113,67	403	381,49	281,83
(b) Light Engineering	858	108,47	71,85	1,362	560,41	357,63
(c) Electrical Machinery & Goods	285	28,06	21,99	763	480,80	353,20
(d) Electronic Machinery & Goods	405	68,23	65,74	302	220,89	154,37
13. Vehicles, Vehicle Parts & Transport Equipments	306	129,28	59,13	434	534,36	416,15
14. Other Industries	6,778	838,79	354,97	9,738	2057,07	1610,10
15. Electricity, Gas & Water	40	287,88	194,69	526	3996,78	2311,44
(a) Electricity Generation & Transmission	12	166,89	90,81	469	3949,85	2279,53
(b) Non-Conventional Energy	6	93	43	23	15,72	13,95
(c) Gas, Steam & Water Supply	22	120,05	103,45	34	31,22	17,96
16. Construction	702	542,09	456,27	1,531	2334,84	1476,95
III. TRANSPORT OPERATORS	2,824	748,02	738,40	5,128	216,79	181,92
IV. PROFESSIONAL AND OTHER SERVICES	15,121	386,09	274,88	22,094	1982,07	1313,91
V. PERSONAL LOANS	1,68,545	2739,22	2233,06	3,50,148	6202,71	4879,56
1. Loans for Purchase of Consumer Durables	22,056	96,97	72,83	52,357	293,91	230,87
2. Loans for Housing	39,125	1262,37	1123,86	61,088	2228,79	1906,00
3. Rest of the Personal Loans	1,07,364	1379,88	1036,37	2,36,703	3680,01	2742,69
VI. TRADE	21,801	1222,92	871,56	28,813	4835,35	3079,94
1. Wholesale Trade	1,602	672,12	471,54	5,317	2688,32	1836,92
2. Retail Trade	20,199	550,80	400,01	23,496	2147,03	1243,02
VII. FINANCE	730	61,73	42,58	8,654	937,00	700,71
VIII. ALL OTHERS	29,105	608,11	436,38	51,461	2275,76	1214,99
TOTAL BANK CREDIT	2,80,499	14052,13	10676,60	5,05,099	47592,46	31118,34
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,924	17,67	14,15	2,239	42,38	32,85
2. Other Small Scale Industries	6,510	706,82	515,45	15,645	1938,87	1523,18