

TABLE NO. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2006

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	6,60,891	4033,29	3544,48	3,66,331	2835,23	2391,02
1. Direct Finance	6,56,608	3448,42	3126,86	3,61,608	2357,15	2026,44
2. Indirect Finance	4,283	584,86	417,61	4,723	478,08	364,58
II. INDUSTRY	22,229	7795,11	6117,02	23,296	4371,80	3136,53
1. Mining & Quarrying	165	2301,19	2063,61	446	111,10	85,29
2. Food Manufacturing & Processing	893	156,54	122,58	1,754	673,04	487,97
(a) Rice Mills, Flour & Dal Mills	377	47,13	42,36	863	183,49	151,51
(b) Sugar	5	23,39	17,40	9	33,15	31,46
(c) Edible Oils & Vanaspati	102	24,70	15,85	219	115,96	92,51
(d) Tea Processing	2	14	14	7	1,70	1,35
(e) Processing of Fruits & Vegetables	21	7,51	6,09	23	10,13	6,97
(f) Others	386	53,67	40,75	633	328,61	204,18
3. Beverage & Tobacco	121	11,64	9,37	132	27,88	20,59
4. Textiles	1,409	314,62	236,63	1,504	511,56	395,41
(a) Cotton Textiles	204	117,35	85,81	699	443,21	342,48
(b) Jute & Other Natural Fibre Textiles	114	2,82	1,12	110	1,74	1,16
(c) Handloom Textiles & Khadi	554	1,18	81	221	6,22	5,23
(d) Other Textiles & Textile Products	537	193,27	148,90	474	60,39	46,54
5. Paper, Paper Products & Printing	162	70,53	47,71	480	295,58	222,38
6. Leather & Leather Products	265	5,30	4,88	117	4,93	3,36
7. Rubber & Plastic Products	229	40,05	31,88	515	257,58	120,39
8. Chemicals & Chemical Products	637	718,89	557,29	1,456	583,01	328,95
(a) Heavy Industrial Chemicals	92	169,25	107,79	319	147,96	104,27
(b) Fertilisers	51	275,07	233,47	13	126,59	23,78
(c) Drugs & Pharmaceuticals	85	100,39	93,75	292	67,35	51,61
(d) Non-Edible Oils	6	2,58	2,05	15	7,62	5,04
(e) Other Chemicals & Chemical Products	403	171,60	120,24	817	233,49	144,25
9. Petroleum, Coal Products & Nuclear Fuels	21	70,77	20,77	27	152,82	142,30
10. Manufacture of Cement & Cement Products	93	204,96	157,83	198	43,22	30,56
11. Basic Metals & Metal Products	447	833,71	668,59	987	358,17	314,14
(a) Iron & Steel	144	433,87	373,62	452	285,07	258,28
(b) Non-Ferrous Metals	62	378,59	278,78	64	31,02	22,03
(c) Metal Products	241	21,25	16,20	471	42,08	33,83
12. Engineering	610	329,08	182,89	909	291,98	218,78
(a) Heavy Engineering	111	65,64	56,82	118	83,74	59,71
(b) Light Engineering	258	218,25	90,89	494	134,31	105,34
(c) Electrical Machinery & Goods	178	37,63	28,78	210	45,71	35,10
(d) Electronic Machinery & Goods	63	7,56	6,41	87	28,23	18,63
13. Vehicles, Vehicle Parts & Transport Equipments	186	13,07	5,84	287	71,79	59,75
14. Other Industries	15,044	577,53	515,17	12,681	558,38	439,12
15. Electricity, Gas & Water	42	843,27	418,46	57	81,68	51,70
(a) Electricity Generation & Transmission	17	751,13	327,18	8	66,69	43,22
(b) Non-Conventional Energy	10	28,70	28,31	4	5,41	5,41
(c) Gas, Steam & Water Supply	15	63,44	62,98	45	9,58	3,07
16. Construction	1,905	1303,97	1073,50	1,746	349,08	215,81
III. TRANSPORT OPERATORS	8,569	123,54	109,78	5,963	61,91	50,11
IV. PROFESSIONAL AND OTHER SERVICES	24,226	215,82	157,80	28,696	340,51	258,70
V. PERSONAL LOANS	1,40,772	2260,41	1844,45	2,14,104	3383,88	2744,96
1. Loans for Purchase of Consumer Durables	5,361	22,40	18,64	10,000	51,91	41,41
2. Loans for Housing	26,343	824,48	710,90	50,446	1448,55	1261,04
3. Rest of the Personal Loans	1,09,068	1413,53	1114,91	1,53,658	1883,42	1442,51
VI. TRADE	65,809	527,76	411,55	59,084	1045,91	749,19
1. Wholesale Trade	2,001	134,73	116,43	2,813	297,10	205,41
2. Retail Trade	63,808	393,03	295,12	56,271	748,81	543,79
VII. FINANCE	480	36,40	30,08	781	195,39	78,66
VIII. ALL OTHERS	19,173	260,03	186,40	29,418	626,97	424,73
TOTAL BANK CREDIT	9,42,149	15252,35	12401,57	7,27,673	12861,60	9833,89
OF WHICH: 1. Artisans and Village & Tiny Industries	12,045	71,77	55,88	9,829	328,80	253,28
2. Other Small Scale Industries	5,176	349,83	278,79	6,853	1008,38	738,75

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MARCH 2006**

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	52,117	1843,54	1606,96	15,654	1683,98	1344,19
1. Direct Finance	50,789	658,93	571,14	14,465	364,70	293,80
2. Indirect Finance	1,328	1184,61	1035,83	1,189	1319,28	1050,38
II. INDUSTRY	20,294	11023,91	8725,63	37,740	33574,45	22967,87
1. Mining & Quarrying	299	247,55	134,69	187	933,94	470,43
2. Food Manufacturing & Processing	1,419	805,02	572,56	1,153	1358,36	927,61
(a) Rice Mills, Flour & Dal Mills	613	299,51	201,43	195	70,10	56,16
(b) Sugar	4	47,05	25,33	16	16,43	3,63
(c) Edible Oils & Vanaspati	92	40,98	32,50	134	695,66	444,40
(d) Tea Processing	6	96	55	17	10,47	8,75
(e) Processing of Fruits & Vegetables	22	16,26	13,03	57	43,96	29,24
(f) Others	682	400,25	299,72	734	521,76	385,43
3. Beverage & Tobacco	78	30,53	20,58	59	49,04	21,38
4. Textiles	1,843	948,30	674,37	9,521	5471,34	4138,85
(a) Cotton Textiles	822	380,09	293,17	2,236	3046,10	2269,31
(b) Jute & Other Natural Fibre Textiles	326	24,51	24,43	145	14,90	8,18
(c) Handloom Textiles & Khadi	103	369,22	259,33	336	27,76	23,59
(d) Other Textiles & Textile Products	592	174,48	97,45	6,804	2382,57	1837,76
5. Paper, Paper Products & Printing	321	65,43	53,73	1,121	667,24	376,05
6. Leather & Leather Products	73	17,35	14,92	248	27,02	24,15
7. Rubber & Plastic Products	507	152,03	125,02	1,306	696,70	551,62
8. Chemicals & Chemical Products	755	683,48	440,84	3,483	5602,76	3484,18
(a) Heavy Industrial Chemicals	109	248,90	158,93	632	1789,28	951,14
(b) Fertilisers	18	133,67	101,65	55	718,91	408,80
(c) Drugs & Pharmaceuticals	154	148,30	86,99	998	1541,09	1064,69
(d) Non-Edible Oils	18	19,56	11,37	5	2,94	2,13
(e) Other Chemicals & Chemical Products	456	133,05	81,90	1,793	1550,54	1057,41
9. Petroleum, Coal Products & Nuclear Fuels	78	3214,46	3055,08	163	497,60	237,63
10. Manufacture of Cement & Cement Products	165	111,70	79,10	146	230,13	178,49
11. Basic Metals & Metal Products	2,009	1451,80	1082,60	2,835	4274,59	2947,54
(a) Iron & Steel	516	529,93	353,74	759	3300,03	2387,23
(b) Non-Ferrous Metals	218	367,41	332,63	271	488,43	245,32
(c) Metal Products	1,275	554,46	396,23	1,805	486,14	314,99
12. Engineering	2,114	531,69	413,22	4,212	2293,51	1559,48
(a) Heavy Engineering	578	197,69	137,77	548	829,63	452,94
(b) Light Engineering	798	215,58	164,61	2,204	543,28	398,27
(c) Electrical Machinery & Goods	261	48,07	42,36	1,125	780,64	613,94
(d) Electronic Machinery & Goods	477	70,35	68,48	335	139,95	94,33
13. Vehicles, Vehicle Parts & Transport Equipments	280	259,31	119,96	857	1486,06	1178,10
14. Other Industries	8,758	843,12	508,92	9,305	2772,40	2152,42
15. Electricity, Gas & Water	61	406,03	268,96	812	4453,37	2993,85
(a) Electricity Generation & Transmission	10	136,51	95,95	756	4270,09	2835,60
(b) Non-Conventional Energy	9	83	77	18	37,29	22,14
(c) Gas, Steam & Water Supply	42	268,69	172,25	38	145,98	136,11
16. Construction	1,534	1256,12	1161,10	2,332	2760,37	1726,10
III. TRANSPORT OPERATORS	4,376	848,11	860,45	10,055	337,13	298,36
IV. PROFESSIONAL AND OTHER SERVICES	19,954	917,37	499,35	30,538	2403,79	1806,70
V. PERSONAL LOANS	2,16,847	4900,18	3939,48	5,44,498	7686,88	5832,16
1. Loans for Purchase of Consumer Durables	6,366	37,82	29,01	11,641	70,99	52,33
2. Loans for Housing	61,410	2453,68	2114,60	74,973	2881,59	2470,62
3. Rest of the Personal Loans	1,49,071	2408,69	1795,87	4,57,884	4734,30	3309,21
VI. TRADE	28,916	2063,94	1478,90	47,872	7475,96	4244,62
1. Wholesale Trade	2,226	1016,65	703,83	18,884	4037,59	2599,99
2. Retail Trade	26,690	1047,29	775,07	28,988	3438,37	1644,64
VII. FINANCE	511	199,24	159,13	1,260	1451,30	1267,41
VIII. ALL OTHERS	35,613	1060,16	741,94	87,118	2728,91	1181,90
TOTAL BANK CREDIT	3,78,628	22856,46	18011,84	7,74,735	57342,39	38943,21
OF WHICH: 1. Artisans and Village & Tiny Industries	2,822	25,25	19,24	2,657	114,25	102,02
2. Other Small Scale Industries	7,844	1198,74	893,20	17,693	2490,50	1954,81