

**Table No. 5.6 - State and Bank Group -Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1997 (Part 23 of 32)**

WESTERN REGION

STATE : GUJARAT

(Amount in Rupees Lakh)

OCCUPATION		STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
		No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
		1	2	3	4	5	6	7	8	9
I.	AGRICULTURE	2,64,814	650,41	481,13	4,50,033	1091,55	902,98	—	—	—
1.	Direct Finance	2,60,469	585,38	419,47	4,44,747	883,72	759,41	—	—	—
2.	Indirect Finance	4,345	65,03	61,66	5,286	207,83	143,57	—	—	—
II.	INDUSTRY	50,656	3728,18	3069,66	77,482	7535,36	5602,84	139	607,59	435,73
1.	Mining & Quarrying	237	14,61	12,68	506	38,48	23,79	—	—	—
2.	Food Manufacturing and Processing	1,087	277,32	232,39	1,750	479,39	307,52	2	24,33	23,85
(a)	Rice Mills, Flour and Dal Mills	85	5,21	4,53	322	35,33	25,14	—	—	—
(b)	Sugar	10	4,90	2,61	34	2,74	2,64	—	—	—
(c)	Edible Oils and Vanaspati	277	77,28	40,02	258	191,49	137,56	2	24,33	23,85
(d)	Tea Processing	15	88	11	11	2,16	1,50	—	—	—
(e)	Processing of Fruits & Vegetables	4	1,56	1,10	90	53,29	34,46	—	—	—
(f)	Others	696	187,48	184,02	1,035	194,37	106,22	—	—	—
3.	Beverage and Tobacco	80	2,85	1,45	390	54,97	27,68	—	—	—
4.	Textiles	2,196	729,57	589,28	8,641	1675,78	1324,84	13	122,03	103,73
(a)	Cotton Textiles	869	546,24	421,53	1,415	727,74	598,70	8	112,70	97,60
(b)	Jute Textiles	14	71	37	29	1,86	1,42	—	—	—
(c)	Handloom Textiles & Khadi	24	3,51	3,01	150	14,35	12,75	—	—	—
(d)	Other Textiles	1,289	179,11	164,37	7,047	931,83	711,97	5	9,33	6,13
5.	Paper, Paper Products and Printing	558	92,82	90,96	1,326	182,35	142,39	1	2,20	2,20
6.	Leather and Leather Products	68	6,35	5,77	208	10,33	10,67	—	—	—
7.	Rubber and Rubber Products	184	12,98	9,33	339	26,91	21,30	—	—	—
8.	Chemicals and Chemical Products	2,461	792,78	627,37	5,497	2209,91	1563,02	48	214,83	116,84
(a)	Heavy Industrial Chemicals	419	201,88	135,61	829	323,87	218,96	13	73,30	38,98
(b)	Fertilizers	38	28,70	16,83	105	614,64	365,98	1	18,00	6,56
(c)	Drugs and Pharmaceuticals	334	233,61	197,96	892	445,13	300,03	10	52,33	38,27
(d)	Non-Edible Oils	18	20,66	26,03	133	37,95	34,90	—	—	—
(e)	Other Chemicals & Chemical Products	1,652	307,93	250,94	3,538	788,33	643,15	24	71,20	33,03
9.	Petroleum, Coal Products & Nuclear Fuels	188	284,04	302,71	203	98,51	56,98	1	17	17
10.	Manufacture of Cement & Cement Products	199	60,21	43,12	395	252,92	169,01	3	5,60	1,08
11.	Basic Metals & Metal Products	2,205	432,87	374,80	3,365	644,80	534,27	8	18,95	11,31

	(a) Iron and Steel	673	173,24	154,01	1,267	376,94	332,88	3	16,25	9,21
	(b) Non-Ferrous Metals	371	20,09	14,76	397	96,19	86,81	—	—	—
	(c) Other Metal Products	1,161	239,55	206,03	1,701	171,67	114,58	5	2,70	2,10
12.	Engineering	2,844	452,69	342,19	4,252	654,99	476,25	17	78,27	65,24
	(a) Heavy Engineering	1,013	150,18	104,13	854	281,81	180,52	5	31,72	29,56
	(b) Light Engineering	1,156	96,64	82,10	1,798	121,72	83,06	9	35,64	17,74
	(c) Electrical Machinery & Goods	367	136,40	100,42	891	176,92	151,08	3	10,91	17,94
	(d) Electronic Machinery & Goods	308	69,46	55,54	709	74,55	61,59	—	—	—
13.	Vehicles, Vehicle Parts & Transport Equipments	414	67,60	53,26	1,294	124,99	95,38	3	11,00	60
14.	Other Industries	37,785	371,08	265,26	48,119	518,69	367,80	37	112,51	101,45
15.	Electricity, Gas & Water	28	121,46	110,82	336	461,07	411,70	6	17,72	9,27
	(a) Electricity Generation & Transmission	15	118,85	108,65	246	451,76	403,98	2	12,50	8,09
	(b) Non-Conventional Energy	—	—	—	36	55	33	—	—	—
	(c) Gas, Steam & Water Supply	13	2,61	2,17	54	8,75	7,40	4	5,22	1,18
16.	Construction	122	8,97	8,27	861	101,27	70,24	—	—	—
III.	TRANSPORT OPERATORS	12,643	79,97	58,91	23,515	178,43	131,37	—	—	—
IV.	PROFESSIONAL AND OTHER SERVICES	14,176	75,35	58,36	77,103	382,65	244,35	—	—	—
V.	PERSONAL LOANS	1,65,599	520,33	438,64	2,59,888	879,50	722,49	1,411	10,81	9,45
	1. Loans for Purchase of Consumer Durables	9,673	16,67	12,94	7,326	14,14	10,16	—	—	—
	2. Loans for Housing	21,359	220,86	190,72	37,936	276,30	228,61	2	15	15
	3. Rest of the Personal Loans	1,34,567	282,81	234,98	2,14,626	589,05	483,72	1,409	10,66	9,30
VI.	TRADE	69,023	461,76	315,82	1,12,439	806,55	576,32	9	54,19	44,47
	1. Wholesale Trade	8,702	284,81	196,48	13,437	478,95	332,64	9	54,19	44,47
	2. Retail Trade	60,321	176,95	119,33	99,002	327,60	243,68	—	—	—
VII.	FINANCE	402	98,73	58,13	1,007	596,71	446,87	7	57,40	49,79
VIII.	ALL OTHERS	35,696	446,79	395,74	1,22,914	692,00	562,09	5	4,14	4,14
TOTAL BANK CREDIT		6,13,009	6061,53	4876,39	11,24,381	12162,74	9189,31	1,571	734,13	543,57
OF WHICH : 1. Artisans & Village Industries		17,277	29,77	24,45	24,931	40,02	30,00	—	—	—
2. Other Small Scale Industries		23,099	849,62	704,09	35,555	1950,91	1353,75	20	11,37	8,27

(Amount in Rupees Lakh)

OCCUPATION	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of	Credit	Amount	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out-standing	Accounts	Limit	Out-standing	Accounts	Limit	Out-standing
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	1,65,667	165,45	143,06	118	7,23	4,13	8,80,632	1914,64	1531,29
1. Direct Finance	1,63,892	163,53	141,40	91	2,27	1,88	8,69,199	1634,91	1322,15
2. Indirect Finance	1,775	1,91	1,66	27	4,96	2,25	11,433	279,73	209,14
II. INDUSTRY	15,501	12,18	9,45	1,159	586,31	493,81	1,44,937	12469,62	9611,50
1. Mining & Quarrying	3	5	3	16	1,63	1,14	762	54,76	37,65
2. Food Manufacturing and Processing	134	69	63	22	68,15	58,31	2,995	849,87	622,68
(a) Rice Mills, Flour and Dal Mills	4	20	19	1	50	23	412	41,24	30,10
(b) Sugar	—	—	—	—	—	—	44	7,64	5,25
(c) Edible Oils and Vanaspati	6	3	2	11	57,82	51,72	554	350,94	253,16

	(d) Tea Processing	—	—	—	—	—	—	26	3,05	1,61
	(e) Processing of Fruits & Vegetables	—	—	—	—	—	—	94	54,85	35,56
	(f) Others	124	46	41	10	9,83	6,36	1,865	392,15	297,01
3.	Beverage and Tobacco	3	1	1	—	—	—	473	57,83	29,14
4.	Textiles	16	5	5	349	155,13	111,54	11,215	2682,54	2129,43
	(a) Cotton Textiles	1	—	—	64	49,61	30,34	2,357	1436,28	1148,17
	(b) Jute Textiles	—	—	—	1	15	9	44	2,72	1,87
	(c) Handloom Textiles & Khadi	1	—	—	4	10,01	1,29	179	27,88	17,06
	(d) Other Textiles	14	4	4	280	95,36	79,81	8,635	1215,67	962,32
5.	Paper, Paper Products and Printing	7	21	22	23	1,54	90	1,915	279,13	236,67
6.	Leather and Leather Products	2	1	1	13	22	15	291	16,91	16,60
7.	Rubber and Rubber Products	1	2	—	5	13	12	529	40,04	30,75
8.	Chemicals and Chemical Products	10	18	14	179	135,52	120,25	8,195	3353,21	2427,63
	(a) Heavy Industrial Chemicals	—	—	—	21	9,05	6,35	1,282	608,10	399,91
	(b) Fertilizers	—	—	—	2	7,40	6,32	146	668,74	395,69
	(c) Drugs and Pharmaceuticals	—	—	—	34	52,29	49,36	1,270	783,35	585,63
	(d) Non-Edible Oils	2	1	—	2	12	13	155	58,73	61,07
	(e) Other Chemicals & Chemical Products	8	17	14	120	66,65	58,08	5,342	1234,29	985,33
9.	Petroleum, Coal Products & Nuclear Fuels	—	—	—	9	8,14	6,80	401	390,85	366,65
10.	Manufacture of Cement & Cement Products	2	1	1	5	6,53	5,06	604	325,27	218,29
11.	Basic Metals & Metal Products	16	11	8	107	65,86	57,61	5,701	1162,60	978,07
	(a) Iron and Steel	—	—	—	56	52,02	43,41	1,999	618,45	539,51
	(b) Non-Ferrous Metals	—	—	—	24	8,08	8,41	792	124,35	109,98
	(c) Other Metal Products	16	11	8	27	5,76	5,79	2,910	419,79	328,58
12.	Engineering	10	44	36	119	69,44	66,10	7,242	1255,83	950,13
	(a) Heavy Engineering	6	38	31	24	2,64	2,20	1,902	466,73	316,72
	(b) Light Engineering	2	5	5	42	22,14	18,21	3,007	276,18	201,16
	(c) Electrical Machinery & Goods	1	—	—	40	43,97	44,90	1,302	368,20	314,34
	(d) Electronic Machinery & Goods	1	—	—	13	70	78	1,031	144,71	117,91
13.	Vehicles, Vehicle Parts & Transport Equipments	34	51	40	14	13,28	10,95	1,759	217,39	160,59
14.	Other Industries	15,258	9,84	7,50	223	20,51	16,09	1,01,422	1032,63	758,11
15.	Electricity, Gas & Water	1	2	2	4	17,74	18,26	375	618,01	550,07
	(a) Electricity Generation & Transmission	—	—	—	1	15,00	15,94	264	598,11	536,65
	(b) Non-Conventional Energy	—	—	—	3	2,74	2,32	39	3,29	2,65
	(c) Gas, Steam & Water Supply	1	2	2	—	—	—	72	16,61	10,77
16.	Construction	4	2	1	71	22,50	20,53	1,058	132,76	99,05
III.	TRANSPORT OPERATORS	4,870	20,93	15,82	245	6,02	4,31	41,273	285,35	210,41
IV.	PROFESSIONAL AND OTHER SERVICES	9,340	8,28	6,77	344	23,84	18,81	1,00,963	490,11	328,30
V.	PERSONAL LOANS	17,904	25,93	23,22	4,623	47,48	36,07	4,49,425	1484,05	1229,88
	1. Loans for Purchase of Consumer Durables	3,641	4,62	3,67	74	18	14	20,714	35,61	26,90
	2. Loans for Housing	1,094	6,28	6,08	381	13,94	8,29	60,772	517,54	433,85
	3. Rest of the Personal Loans	13,169	15,03	13,47	4,168	33,35	27,65	3,67,939	930,90	769,12
VI.	TRADE	26,655	22,31	16,72	3,734	114,13	87,81	2,11,860	1458,95	1041,13
	1. Wholesale Trade	975	1,75	1,26	2,034	96,78	75,16	25,157	916,49	650,02
	2. Retail Trade	25,680	20,56	15,45	1,700	17,34	12,64	1,86,703	542,45	391,10
VII.	FINANCE	3	10	9	115	110,91	92,21	1,534	863,85	647,09

VIII. ALL OTHERS		2,855	3,23	2,95	3,454	25,62	21,17	1,64,924	1171,77	986,09
TOTAL BANK CREDIT		2,42,795	258,41	218,09	13,792	921,54	758,32	19,95,548	20138,34	15585,70
OF WHICH : 1.	Artisans & Village Industries	13,844	8,47	6,42	45	48	45	56,097	78,73	61,31
2.	Other Small Scale Industries	1,282	1,33	1,12	381	85,85	74,12	60,337	2899,07	2141,35