

**Table No.5.7 - State and Population Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation (Part 23 of 32)
MARCH 1997**

**WESTERN REGION
STATE: GUJARAT**

(Amount in Rupees Lakh)

OCCUPATION		RURAL			SEMI-URBAN		
		No. of	Credit	Amount	No. of	Credit	Amount
		Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
		1	2	3	4	5	6
I.	AGRICULTURE	5,82,398	994,33	847,59	2,58,069	631,43	462,78
	1. Direct Finance	5,78,575	933,32	797,48	2,56,136	560,47	412,79
	2. Indirect Finance	3,823	61,01	50,12	1,933	70,96	49,99
II.	INDUSTRY	44,608	1486,58	1282,34	44,702	1944,86	1428,74
	1. Mining & Quarrying	156	9,82	7,45	348	21,45	10,57
	2. Food Manufacturing and Processing	975	32,97	24,99	1,030	229,99	102,46
	(a) Rice Mills, Flour and Dal Mills	91	8,57	7,19	172	15,85	13,24
	(b) Sugar	11	93	1,29	25	5,98	3,38
	(c) Edible Oils and Vanaspati	169	13,72	8,30	204	61,25	29,79
	(d) Tea Processing	5	3	2	10	1,70	1,40
	(e) Processing of Fruits & Vegetables	11	21	19	42	35,40	18,92
	(f) Others	688	9,52	8,00	577	109,82	35,74
	3. Beverage and Tobacco	143	4,48	3,41	236	17,05	13,32
	4. Textiles	866	90,21	73,73	1,377	224,30	172,03
	(a) Cotton Textiles	183	36,29	32,45	699	107,91	75,99
	(b) Jute Textiles	13	73	33	6	37	21
	(c) Handloom Textiles & Khadi	11	26	18	68	4,83	4,21
	(d) Other Textiles	659	52,93	40,77	604	111,20	91,62
	5. Paper, Paper Products and Printing	274	54,99	50,18	516	82,06	62,35
	6. Leather and Leather Products	37	2,71	2,81	54	4,15	4,11
	7. Rubber and Rubber Products	86	7,79	6,88	162	8,40	6,94
	8. Chemicals and Chemical Products	1,028	482,05	331,90	2,157	636,29	521,01
	(a) Heavy Industrial Chemicals	119	99,60	53,02	417	140,73	99,51
	(b) Fertilizers	31	140,75	100,30	33	105,71	86,32
	(c) Drugs and Pharmaceuticals	127	86,13	60,40	316	69,85	45,06
	(d) Non-Edible Oils	15	99	94	56	23,41	28,50
	(e) Other Chemicals & Chemical Products	736	154,58	117,24	1,335	296,59	261,63
	9. Petroleum, Coal Products & Nuclear Fuels	69	272,79	299,60	77	5,89	5,84
	10. Manufacture of Cement & Cement Products	134	46,94	50,31	250	56,31	11,66
	11. Basic Metals & Metal Products	548	167,91	161,51	1,081	156,18	124,79
	(a) Iron and Steel	177	49,43	54,07	373	73,06	57,81
	(b) Non-Ferrous Metals	72	16,90	12,51	89	18,33	16,13
	(c) Other Metal Products	299	101,59	94,92	619	64,79	50,85
	12. Engineering	752	95,34	72,59	1,407	234,78	170,86
	(a) Heavy Engineering	142	40,45	24,78	353	119,66	74,11
	(b) Light Engineering	360	20,45	18,93	546	32,04	27,29
	(c) Electrical Machinery & Goods	141	23,11	19,55	267	39,85	34,66
	(d) Electronic Machinery & Goods	109	11,32	9,32	241	43,24	34,80
	13. Vehicles, Vehicle Parts & Transport Equipments	516	16,71	12,54	547	51,58	36,28
	14. Other Industries	38,822	100,75	79,43	35,142	186,24	165,67
	15. Electricity, Gas & Water	66	96,85	101,78	58	9,48	5,27
	(a) Electricity Generation & Transmission	34	96,68	101,66	36	6,95	2,40
	(b) Non-Conventional Energy	25	7	2	1	5	4
	(c) Gas, Steam & Water Supply	7	10	10	21	2,48	2,83
	16. Construction	136	4,28	3,22	260	20,71	15,58
III.	TRANSPORT OPERATORS	16,992	100,00	73,58	12,205	89,38	63,88
IV.	PROFESSIONAL AND OTHER SERVICES	34,464	46,12	34,86	30,385	107,24	76,71
V.	PERSONAL LOANS	91,839	209,06	180,26	1,17,930	348,22	285,26
	1. Loans for Purchase of Consumer Durables	5,481	9,16	7,20	6,837	9,74	6,91
	2. Loans for Housing	7,116	43,33	36,15	16,026	127,84	104,78
	3. Rest of the Personal Loans	79,242	156,57	136,91	95,067	210,63	173,57
V I.	TRADE	98,652	134,06	109,06	65,477	235,96	173,17
	1. Wholesale Trade	9,115	34,69	29,70	8,322	93,85	58,13

	2. Retail Trade	89,537	99,38	79,35	57,155	142,10	115,04
VII.	FINANCE	112	5,90	5,26	286	51,62	24,23
VIII.	ALL OTHERS	35,068	93,29	107,10	44,775	186,57	173,26
TOTAL BANK CREDIT		9,04,133	3069,34	2640,05	5,73,829	3595,27	2688,02
OF WHICH :							
	1. Artisans & Village Industries	29,601	30,88	22,36	18,701	22,80	19,11
	2. Other Small Scale Industries	11,035	242,24	193,75	18,663	671,62	488,38

(Amount in Rupees Lakh)							
OCCUPATION		URBAN			METROPOLITAN		
		No. of	Credit	Amount	No. of	Credit	Amount
		Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
		7	8	9	10	11	12
I.	AGRICULTURE	29,829	114,19	80,98	10,336	174,69	139,94
	1. Direct Finance	26,466	90,88	66,08	8,022	50,23	45,80
	2. Indirect Finance	3,363	23,31	14,90	2,314	124,46	94,14
II.	INDUSTRY	21,115	1391,41	1051,97	34,512	7646,77	5848,46
	1. Mining & Quarrying	117	7,64	5,51	141	15,84	14,13
	2. Food Manufacturing and Processing	507	111,72	82,79	483	475,19	412,43
	(a) Rice Mills, Flour and Dal Mills	55	4,57	3,26	94	12,25	6,40
	(b) Sugar	7	73	57	1	1	-
	(c) Edible Oils and Vanaspati	89	48,92	29,76	92	227,05	185,32
	(d) Tea Processing	-	-	-	11	1,32	18
	(e) Processing of Fruits & Vegetables	15	3,40	2,63	26	15,84	13,83
	(f) Others	341	54,09	46,57	259	218,73	206,70
	3. Beverage and Tobacco	39	4,24	3,62	55	32,07	8,79
	4. Textiles	348	98,96	71,97	8,624	2269,07	1811,70
	(a) Cotton Textiles	92	15,10	10,20	1,383	1276,98	1029,54
	(b) Jute Textiles	10	28	15	15	1,34	1,18
	(c) Handloom Textiles & Khadi	11	84	47	89	21,95	12,20
	(d) Other Textiles	235	82,74	61,16	7,137	968,79	768,77
	5. Paper, Paper Products and Printing	273	13,80	11,62	852	128,27	112,53
	6. Leather and Leather Products	38	3,76	3,23	162	6,29	6,44
	7. Rubber and Rubber Products	69	4,22	3,09	212	19,63	13,85
	8. Chemicals and Chemical Products	1,263	292,39	217,08	3,747	1942,48	1357,64
	(a) Heavy Industrial Chemicals	154	83,93	63,13	592	283,84	184,26
	(b) Fertilizers	24	121,05	76,60	58	301,23	132,47
	(c) Drugs and Pharmaceuticals	194	23,72	18,76	633	603,65	461,41
	(d) Non-Edible Oils	20	1,67	1,05	64	32,67	30,58
	(e) Other Chemicals & Chemical Products	871	62,02	57,53	2,400	721,10	548,93
	9. Petroleum, Coal Products & Nuclear Fuels	68	22,00	8,74	187	90,17	52,47
	10. Manufacture of Cement & Cement Products	93	110,00	89,33	127	112,03	66,98
	11. Basic Metals & Metal Products	1,868	258,82	232,36	2,204	579,68	459,41
	(a) Iron and Steel	582	167,71	155,38	867	328,26	272,25
	(b) Non-Ferrous Metals	454	45,31	42,37	177	43,81	38,96
	(c) Other Metal Products	832	45,81	34,61	1,160	207,61	148,20
	12. Engineering	1,800	143,29	98,29	3,283	782,41	608,40
	(a) Heavy Engineering	600	49,57	38,68	807	257,05	179,14
	(b) Light Engineering	957	48,22	32,23	1,144	175,47	122,72
	(c) Electrical Machinery & Goods	145	36,21	19,55	749	269,04	240,58
	(d) Electronic Machinery & Goods	98	9,30	7,83	583	80,85	65,96
	13. Vehicles, Vehicle Parts & Transport Equipments	282	39,10	31,29	414	110,01	80,47
	14. Other Industries	14,178	245,01	167,35	13,280	500,62	345,66
	15. Electricity, Gas & Water	50	30,03	20,60	201	481,65	422,42
	(a) Electricity Generation & Transmission	30	19,01	14,91	164	475,47	417,69
	(b) Non-Conventional Energy	1	2	3	12	3,15	2,55
	(c) Gas, Steam & Water Supply	19	11,00	5,66	25	3,03	2,17
	16. Construction	122	6,42	5,09	540	101,35	75,16
III.	TRANSPORT OPERATORS	4,882	36,21	26,90	7,194	59,76	46,05
IV.	PROFESSIONAL AND OTHER SERVICES	18,658	95,40	83,92	17,456	241,36	132,80
V.	PERSONAL LOANS	79,407	247,67	210,46	1,60,249	679,10	553,91
	1. Loans for Purchase of Consumer Durables	3,926	7,23	5,71	4,470	9,47	7,09
	2. Loans for Housing	12,003	98,78	86,77	25,627	247,57	206,15
	3. Rest of the Personal Loans	63,478	141,65	117,97	1,30,152	422,06	340,67
V I.	TRADE	22,877	272,86	216,95	24,854	816,07	541,95
	1. Wholesale Trade	1,806	191,92	159,55	5,914	596,04	402,65
	2. Retail Trade	21,071	80,94	57,41	18,940	220,03	139,30
VII.	FINANCE	283	39,33	29,30	853	767,01	588,31
VIII.	ALL OTHERS	31,324	265,17	186,71	53,757	626,74	519,03
TOTAL BANK CREDIT		2,08,375	2462,23	1887,19	3,09,211	11011,50	8370,44

OF WHICH :	1. Artisans & Village Industries	4,683	7,05	5,16	3,112	18,00	14,68
	2. Other Small Scale Industries	12,016	429,91	306,65	18,623	1555,31	1152,58
