

**Table No. 5. 9 - District-Wise Classification of Outstanding Credit
of Scheduled Commercial Banks According to Occupation - March
1997 (Part 25 of 32)**

WESTERN REGION

STATE : GUJARAT

(Amount in Rupees Thousand)

OCCUPATION	AHMEDABAD		AMRELI		BANASKANTHA		BHARUCH		BHAVNAGAR	
	No. of Accounts	Amount Out- standing	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	9	10
I. AGRICULTURE	21,112	91,50,75	52,386	65,62,05	51,431	88,79,29	36,293	57,61,35	36,143	62,41,69
1. Direct Finance	19,603	64,22,99	52,340	62,49,74	51,283	80,77,76	36,058	56,53,88	36,041	57,13,90
2. Indirect Finance	1,509	27,27,76	46	3,12,31	148	8,01,53	235	1,07,47	102	5,27,79
II. INDUSTRY	21,819	3530,24,59	4,249	8,12,21	4,484	12,63,42	3,974	432,76,90	9,258	203,67,06
1. Mining & Quarrying	131	12,72,74	3	5,12	60	3,07,06	17	38,69	36	93,04
2. Manufacturing & Processing	21,307	3423,24,44	4,235	8,02,93	4,406	9,25,67	3,889	408,52,98	9,187	197,17,78
3. Electricity, Gas & Water	98	42,88,44	1	33	6	10,82	20	22,83,25	16	5,35,32
4. Construction	283	51,38,97	10	3,83	12	19,87	48	1,01,98	19	20,92
III. TRANSPORT OPERATORS	5,293	31,38,63	849	1,53,26	2,728	3,50,41	1,694	9,19,97	1,542	6,20,13
IV. PROFESSIONAL AND OTHER SERVICES	14,321	84,00,68	3,787	3,42,10	2,061	2,37,42	2,459	6,33,58	6,996	27,15,48
V. PERSONAL LOANS	1,15,504	384,32,42	7,526	12,65,28	8,595	13,57,16	12,696	36,56,17	26,195	53,11,68
1. Loans for Purchase of Consumer Durables	3,783	5,44,76	780	72,70	235	18,21	476	72,81	963	1,10,56
2. Loans for Housing	15,663	142,53,49	1,020	3,73,13	815	2,99,53	1,142	17,12,39	3,208	17,03,15
3. Rest of the Personal Loans	96,058	236,34,17	5,726	8,19,45	7,545	10,39,42	11,078	18,70,97	22,024	34,97,97
VI. TRADE	23,128	424,80,16	7,317	8,80,45	7,170	11,54,85	12,505	15,00,69	13,240	97,68,40
1. Wholesale Trade	4,482	330,67,45	389	1,63,39	1,129	3,85,93	296	2,67,35	1,642	71,51,52
2. Retail Trade	18,646	94,12,71	6,928	7,17,06	6,041	7,68,92	12,209	12,33,34	11,598	26,16,88
VII. FINANCE	515	540,50,33	1	1,69	3	1,48	40	12,88,09	3	9,00
VIII. ALL OTHERS	29,298	292,70,84	2,254	2,50,92	2,735	4,96,28	3,241	48,71,00	7,478	77,20,43
TOTAL BANK CREDIT	2,30,990	5379,48,40	78,369	102,67,96	79,207	137,40,31	72,902	619,07,75	1,00,855	527,53,87
OF WHICH: 1. Artisans & Village Industries	4,637	9,67,60	2,306	1,54,46	3,405	2,53,76	1,942	1,46,01	3,593	5,86,63
2. Other Small Scale Industries	10,450	701,66,73	1,614	3,37,97	862	5,60,07	1,342	54,85,45	4,586	114,35,19

OCCUPATION	DANGS		GANDHINAGAR		JAMNAGAR		JUNAGADH		KACHCHH	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	11	12	13	14	15	16	17	18	19	20
I. AGRICULTURE	5,356	2,84,36	10,678	28,03,19	64,966	66,09,47	72,142	113,09,04	14,462	34,94,31
1. Direct Finance	5,356	2,84,36	7,397	14,61,92	64,839	65,42,85	71,850	109,88,10	14,353	33,36,90

2. Indirect Finance	-	-	3,281	13,41,27	127	66,62	292	3,20,94	109	1,57,41
II. INDUSTRY	735	5,95,64	1,233	72,01,57	6,793	134,02,52	8,652	223,36,52	6,037	188,05,77
1. Mining & Quarrying	-	-	1	21	17	2,41,39	57	2,02,58	46	1,04,09
2. Manufacturing & Processing	735	5,95,64	1,218	63,78,35	6,743	129,75,51	8,565	220,31,41	5,924	155,06,87
3. Electricity, Gas & Water	-	-	4	5,06,01	8	1,33,99	4	18,04	6	28,69,25
4. Construction	-	-	10	3,17,00	25	51,63	26	84,49	61	3,25,56
III. TRANSPORT OPERATORS	49	39,88	955	3,05,50	1,592	6,78,51	1,668	10,83,85	2,853	27,15,93
IV. PROFESSIONAL AND OTHER SERVICES	297	20,67	773	2,87,33	7,844	16,87,58	6,134	10,07,42	4,983	15,27,15
V. PERSONAL LOANS	542	93,51	8,646	19,28,28	15,030	31,34,28	17,361	40,67,69	12,848	34,10,97
1. Loans for Purchase of Consumer Durables	122	12,54	602	97,39	1,123	1,47,49	1,574	1,56,44	734	1,01,33
2. Loans for Housing	33	11,52	1,672	7,84,63	1,684	10,73,77	2,145	15,77,06	1,196	9,61,71
3. Rest of the Personal Loans	387	69,45	6,372	10,46,26	12,223	19,13,02	13,642	23,34,19	10,918	23,47,93
VI. TRADE	1,165	88,51	1,351	6,80,16	10,301	29,47,67	15,775	62,58,81	7,505	40,43,18
1. Wholesale Trade	256	22,57	197	1,16,46	778	14,25,84	1,155	42,40,73	517	22,67,89
2. Retail Trade	909	65,94	1,154	5,63,70	9,523	15,21,83	14,620	20,18,08	6,988	17,75,29
VII. FINANCE	-	-	5	95,66	17	3,99,27	8	1,81,11	20	3,54,00
VIII. ALL OTHERS	168	17,82	2,732	40,27,19	5,113	15,56,61	7,405	23,76,15	8,233	19,19,21
TOTAL BANK CREDIT	8,312	11,40,39	26,373	173,28,88	1,11,656	304,15,91	1,29,145	486,20,59	56,941	362,70,52
OF WHICH: 1. Artisans & Village Industries	664	81,19	392	40,88	3,314	2,30,05	4,175	3,18,41	3,927	2,35,61
2. Other Small Scale Industries	66	9,77	637	14,24,87	2,429	34,01,85	2,906	39,42,55	1,722	16,93,91

OCCUPATION	KHEDA		MAHESANA		PANCH MAHALS		RAJKOT		SABARKANTHA	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	21	22	23	24	25	26	27	28	29	30
I. AGRICULTURE	74,269	154,27,71	50,204	104,97,16	67,058	72,66,78	74,130	95,61,83	41,380	73,05,43
1. Direct Finance	73,256	144,99,64	49,096	97,22,37	65,931	71,49,88	73,977	82,05,23	40,944	68,76,74
2. Indirect Finance	1,013	9,28,07	1,108	7,74,79	1,127	1,16,90	153	13,56,60	436	4,28,69
II. INDUSTRY	4,801	162,64,36	5,864	246,94,05	6,890	169,66,14	15,035	319,38,29	3,789	33,05,26
1. Mining & Quarrying	40	1,13,34	22	2,70,22	55	1,72,85	26	84,47	50	1,60,63
2. Manufacturing & Processing	4,711	160,68,97	5,803	236,09,24	6,815	167,18,91	14,962	316,00,67	3,686	31,29,40
3. Electricity, Gas & Water	7	16,22	10	1,35,08	8	57,62	7	10,45	29	5,38
4. Construction	43	65,83	29	6,79,51	12	16,76	40	2,42,70	24	9,85
III. TRANSPORT OPERATORS	3,614	15,79,61	3,125	10,76,13	1,580	7,71,60	2,408	9,64,34	1,588	6,79,54
IV. PROFESSIONAL AND OTHER SERVICES	5,004	15,29,08	4,824	8,07,13	3,629	6,44,26	7,663	30,16,40	3,699	5,33,03
V. PERSONAL LOANS	33,132	94,08,50	21,798	49,85,83	13,065	25,67,85	30,277	82,12,74	8,639	17,66,52
1. Loans for Purchase of Consumer Durables	915	1,16,17	281	31,03	982	98,71	1,850	1,83,93	519	73,02
2. Loans for Housing	4,195	29,57,45	3,087	15,52,37	1,326	9,32,29	4,822	31,66,66	742	5,31,19
3. Rest of the Personal Loans	28,022	63,34,88	18,430	34,02,43	10,757	15,36,85	23,605	48,62,15	7,378	11,62,31
VI. TRADE	14,216	36,29,41	9,756	19,88,08	16,133	19,49,84	14,255	39,69,04	6,592	18,73,77
1. Wholesale Trade	1,270	14,31,71	1,430	9,13,70	1,344	4,25,63	2,107	18,00,79	389	7,77,96
2. Retail Trade	12,946	21,97,70	8,326	10,74,38	14,789	15,24,21	12,148	21,68,25	6,203	10,95,81
VII. FINANCE	205	6,71,09	15	46,10	24	6,87,65	208	6,23,46	10	32,37

VIII.ALL OTHERS	13,755	60,99,53	11,059	16,23,20	5,637	15,30,17	10,742	42,09,12	2,341	5,00,90
TOTAL BANK CREDIT	1,48,996	546,09,29	1,06,645	457,17,68	1,14,016	323,84,29	1,54,718	624,95,22	68,038	159,96,82
OF WHICH: 1. Artisans & Village Industries	1,453	1,90,68	2,782	1,86,46	4,518	3,13,54	4,649	4,09,63	2,315	1,90,61
2. Other Small Scale Industries	2,325	52,65,51	1,813	93,02,98	1,606	56,06,17	8,242	143,35,16	1,169	8,38,69

OCCUPATION	SURAT		SURENDARNAGAR		VADODARA		VALSAD	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	31	32	33	34	35	36	37	38
I. AGRICULTURE	66,620	117,22,16	21,071	32,92,86	72,338	184,21,01	48,593	85,38,55
1. Direct Finance	65,732	108,86,33	20,970	32,23,35	72,003	93,70,30	48,170	75,48,86
2. Indirect Finance	888	8,35,83	101	69,51	335	90,50,71	423	9,89,69
II. INDUSTRY	14,720	1111,71,10	8,901	119,27,89	9,676	2050,63,56	8,027	587,33,27
1. Mining & Quarrying	27	1,40,74	82	68,81	60	3,17,78	32	1,71,51
2. Manufacturing & Processing	14,577	1030,62,83	8,813	118,54,70	9,275	1659,35,75	7,891	583,80,88
3. Electricity, Gas & Water	26	75,98,92	3	2,75	104	364,98,82	18	36,16
4. Construction	90	3,68,61	3	1,63	237	23,11,21	86	1,44,72
III. TRANSPORT OPERATORS	3,586	15,86,74	379	2,17,44	3,083	24,53,38	2,687	17,06,64
IV. PROFESSIONAL AND OTHER SERVICES	5,772	22,59,64	2,581	2,18,74	7,020	39,71,49	11,116	29,90,68
V. PERSONAL LOANS	31,361	88,15,85	8,444	17,51,51	46,831	157,68,17	30,935	70,53,44
1. Loans for Purchase of Consumer Durables	1,128	1,92,17	819	96,06	1,163	1,79,01	2,665	3,86,12
2. Loans for Housing	4,710	25,99,88	1,037	6,66,96	8,869	61,58,56	3,406	20,69,42
3. Rest of the Personal Loans	25,523	60,23,80	6,588	9,88,49	36,799	94,30,60	24,864	45,97,90
VI. TRADE	15,280	80,79,12	9,185	10,63,77	16,737	87,21,63	10,249	30,35,17
1. Wholesale Trade	3,882	49,73,60	936	4,06,38	1,511	39,72,78	1,447	11,90,62
2. Retail Trade	11,398	31,05,52	8,249	6,57,39	15,226	47,48,85	8,802	18,44,55
VII. FINANCE	83	12,38,47	29	1,74,89	332	45,46,79	16	3,07,79
VIII.ALL OTHERS	14,585	77,08,46	2,128	5,95,38	29,443	215,90,12	6,577	22,46,01
TOTAL BANK CREDIT	1,52,007	1525,81,54	52,718	192,42,48	1,85,460	2805,36,15	1,18,200	846,11,55
OF WHICH: 1. Artisans & Village Industries	2,410	4,65,77	5,242	2,79,55	1,983	6,74,36	2,390	4,06,07
2. Other Small Scale Industries	7,631	316,94,27	3,140	18,34,46	4,516	248,72,15	3,281	219,27,28