

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2007

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	7,18,268	5375,88	4851,13	3,87,787	4023,93	3455,70
1. Direct Finance	7,12,971	4788,25	4409,88	3,82,470	3463,99	3017,63
2. Indirect Finance	5,297	587,62	441,25	5,317	559,94	438,07
II. INDUSTRY	26,552	10036,23	8232,09	27,716	6208,67	4440,99
1. Mining & Quarrying	342	2194,99	2136,85	749	189,33	149,60
2. Food Manufacturing & Processing	1,326	320,39	261,45	4,286	1064,82	800,05
(a) Rice Mills, Flour & Dal Mills	399	68,57	53,28	1,500	475,92	343,88
(b) Sugar	8	28,87	27,85	12	63,12	57,62
(c) Edible Oils & Vanaspati	332	23,71	20,92	1,656	145,62	109,96
(d) Tea Processing	1	6	5	6	1,98	1,78
(e) Processing of Fruits & Vegetables	22	10,66	8,59	55	14,74	9,73
(f) Others	564	188,52	150,75	1,057	363,45	277,07
3. Beverage & Tobacco	125	26,16	19,01	137	29,82	23,43
4. Textiles	1,730	1082,97	839,61	1,638	753,35	615,67
(a) Cotton Textiles	198	760,49	593,91	517	656,82	538,46
(b) Jute & Other Natural Fibre Textiles	165	20,21	15,52	125	6,36	4,21
(c) Handloom Textiles & Khadi	660	1,48	1,10	181	15,79	13,25
(d) Other Textiles & Textile Products	707	300,79	229,08	815	74,37	59,75
5. Paper, Paper Products & Printing	225	155,30	101,94	521	397,20	293,26
6. Leather & Leather Products	314	5,59	4,74	111	2,98	2,59
7. Rubber & Plastic Products	331	131,44	102,96	495	131,29	99,35
8. Chemicals & Chemical Products	873	1793,99	1354,51	1,480	919,79	568,61
(a) Heavy Industrial Chemicals	67	548,55	387,90	284	132,32	90,20
(b) Fertilisers	274	253,99	166,32	17	265,48	129,70
(c) Drugs & Pharmaceuticals	122	293,05	198,72	279	128,49	104,77
(d) Non-Edible Oils	21	131,29	109,61	47	57,32	27,75
(e) Other Chemicals & Chemical Products	389	567,11	491,96	853	336,18	216,19
9. Petroleum, Coal Products & Nuclear Fuels	49	61,59	42,43	32	188,68	145,93
10. Manufacture of Cement & Cement Products	128	158,08	133,57	267	27,46	19,42
11. Basic Metals & Metal Products	502	1092,92	760,51	912	485,15	296,35
(a) Iron & Steel	163	861,87	637,54	317	399,47	236,16
(b) Non-Ferrous Metals	81	201,47	98,58	58	27,15	22,61
(c) Metal Products	258	29,58	24,39	537	58,53	37,58
12. Engineering	662	437,54	285,52	1,029	455,44	326,02
(a) Heavy Engineering	107	78,44	66,05	129	61,34	39,38
(b) Light Engineering	329	284,99	160,10	572	280,42	189,76
(c) Electrical Machinery & Goods	152	32,60	27,59	253	73,79	62,67
(d) Electronic Machinery & Goods	74	41,51	31,78	75	39,89	34,22
13. Vehicles, Vehicle Parts & Transport Equipments	192	340,69	326,41	230	81,00	67,99
14. Other Industries	17,464	271,04	195,60	13,959	919,49	700,12
15. Electricity, Gas & Water	61	528,90	409,30	173	162,89	128,34
(a) Electricity Generation & Transmission	36	224,29	124,68	116	79,26	53,63
(b) Non-Conventional Energy	3	22,74	23,10	9	7,42	7,37
(c) Gas, Steam & Water Supply	22	281,87	261,52	48	76,21	67,35
16. Construction	2,228	1434,63	1257,70	1,697	399,98	204,26
III. TRANSPORT OPERATORS	6,925	97,71	83,73	5,013	80,52	66,36
IV. PROFESSIONAL AND OTHER SERVICES	27,064	533,63	354,15	38,274	527,39	387,06
V. PERSONAL LOANS	1,56,559	3487,21	2769,55	2,38,187	5081,67	4075,59
1. Loans for Purchase of Consumer Durables	4,949	24,92	20,89	6,889	41,82	33,69
2. Loans for Housing	34,347	1496,62	1268,31	62,056	2316,24	1998,79
3. Rest of the Personal Loans	1,17,263	1965,68	1480,35	1,69,242	2723,61	2043,11
VI. TRADE	68,075	1394,05	1079,92	65,137	1765,90	1254,41
1. Wholesale Trade	3,377	808,56	636,92	5,400	443,50	347,51
2. Retail Trade	64,698	585,49	443,00	59,737	1322,39	906,91
VII. FINANCE	360	54,21	23,09	354	92,36	49,76
VIII. ALL OTHERS	21,956	372,48	286,29	40,627	792,60	558,42
TOTAL BANK CREDIT	10,25,759	21351,39	17679,96	8,03,095	18573,05	14288,30
OF WHICH : 1. Artisans and Village & Tiny Industries	12,406	121,06	91,23	10,838	606,07	455,84
2. Other Small Scale Industries	7,436	591,75	455,30	7,696	1525,53	1178,24

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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	52,381	2015,07	1761,54	29,829	2525,62	2121,00
1. Direct Finance	50,473	908,75	764,60	27,401	839,89	738,84
2. Indirect Finance	1,908	1106,32	996,94	2,428	1685,73	1382,15
II. INDUSTRY	22,809	13426,83	10935,69	48,758	48667,32	30217,90
1. Mining & Quarrying	795	251,23	182,26	182	1417,31	428,32
2. Food Manufacturing & Processing	1,588	781,95	547,52	1,058	1679,77	1029,32
(a) Rice Mills, Flour & Dal Mills	867	420,71	300,27	163	69,03	55,09
(b) Sugar	4	28,92	19,27	6	3,72	13
(c) Edible Oils & Vanaspati	119	60,66	42,82	201	739,64	469,56
(d) Tea Processing	13	3,71	2,89	14	20,38	18,14
(e) Processing of Fruits & Vegetables	28	31,21	13,83	60	59,86	40,94
(f) Others	557	236,74	168,44	614	787,14	445,46
3. Beverage & Tobacco	103	48,87	38,44	66	74,65	34,11
4. Textiles	2,533	1084,41	863,45	15,733	9040,89	5485,61
(a) Cotton Textiles	891	797,35	637,87	2,472	4158,59	2912,51
(b) Jute & Other Natural Fibre Textiles	844	14,80	13,56	299	63,75	64,70
(c) Handloom Textiles & Khadi	82	14,02	15,02	365	56,16	47,33
(d) Other Textiles & Textile Products	716	258,24	197,00	12,597	4762,38	2461,07
5. Paper, Paper Products & Printing	371	96,01	69,47	1,036	1309,98	713,87
6. Leather & Leather Products	67	4,15	3,32	210	218,70	186,37
7. Rubber & Plastic Products	553	198,99	124,71	1,489	1366,62	882,60
8. Chemicals & Chemical Products	717	739,18	449,38	6,599	9202,03	4360,54
(a) Heavy Industrial Chemicals	84	342,66	217,24	706	3361,39	1282,86
(b) Fertilisers	20	69,65	21,44	99	417,02	166,40
(c) Drugs & Pharmaceuticals	266	46,63	34,83	3,373	2699,05	1432,90
(d) Non-Edible Oils	16	26,67	18,15	9	7,31	4,76
(e) Other Chemicals & Chemical Products	331	253,57	157,71	2,412	2717,26	1473,62
9. Petroleum, Coal Products & Nuclear Fuels	67	3860,06	3684,33	145	475,29	352,01
10. Manufacture of Cement & Cement Products	199	75,63	62,60	265	354,90	179,78
11. Basic Metals & Metal Products	1,379	1070,04	892,29	2,825	5611,64	3819,13
(a) Iron & Steel	405	462,41	373,44	1,067	4303,85	2939,69
(b) Non-Ferrous Metals	234	433,72	390,06	331	367,69	253,37
(c) Metal Products	740	173,90	128,78	1,427	940,10	626,07
12. Engineering	1,163	659,76	502,76	5,127	3527,23	2346,88
(a) Heavy Engineering	232	167,30	149,46	909	1051,18	713,93
(b) Light Engineering	660	309,14	214,95	2,581	1392,98	998,87
(c) Electrical Machinery & Goods	197	115,52	73,09	1,123	823,32	469,43
(d) Electronic Machinery & Goods	74	67,80	65,26	514	259,75	164,66
13. Vehicles, Vehicle Parts & Transport Equipments	206	278,41	192,47	521	1240,86	1081,79
14. Other Industries	11,267	2138,91	1547,72	9,783	3106,32	2382,15
15. Electricity, Gas & Water	84	481,39	355,70	749	5767,27	4101,42
(a) Electricity Generation & Transmission	25	213,98	91,42	679	4837,62	3255,58
(b) Non-Conventional Energy	11	6,90	6,63	22	691,52	611,92
(c) Gas, Steam & Water Supply	48	260,52	257,65	48	238,13	233,92
16. Construction	1,717	1657,83	1419,26	2,970	4273,85	2834,02
III. TRANSPORT OPERATORS	4,718	990,31	1007,40	15,828	612,94	489,60
IV. PROFESSIONAL AND OTHER SERVICES	35,389	1148,08	680,83	1,10,988	4017,77	2831,38
V. PERSONAL LOANS	2,22,276	6191,31	4926,81	5,44,776	10723,16	8162,23
1. Loans for Purchase of Consumer Durables	6,413	42,72	32,74	24,254	224,16	162,10
2. Loans for Housing	68,099	3229,65	2732,24	91,790	4768,16	4067,07
3. Rest of the Personal Loans	1,47,764	2918,94	2161,83	4,28,732	5730,83	3933,06
VI. TRADE	29,301	2367,61	1906,43	45,544	8810,49	5101,54
1. Wholesale Trade	2,995	1057,14	870,59	10,715	4311,37	2712,61
2. Retail Trade	26,306	1310,48	1035,84	34,829	4499,12	2388,93
VII. FINANCE	543	117,31	71,66	1,403	3124,87	1566,55
VIII. ALL OTHERS	30,056	1051,23	733,85	96,917	2377,07	1548,67
TOTAL BANK CREDIT	3,97,473	27307,77	22024,20	8,94,043	80859,25	52038,87
OF WHICH : 1. Artisans and Village & Tiny Industries	2,050	21,70	16,39	2,270	90,58	70,37
2. Other Small Scale Industries	6,948	1259,78	960,25	20,740	3393,81	2587,98