

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2009**

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
<b>I. AGRICULTURE</b>	<b>8,74,315</b>	<b>7227,81</b>	<b>6612,80</b>	<b>4,76,748</b>	<b>5165,31</b>	<b>4320,06</b>
1. Direct Finance	8,67,821	6962,12	6438,39	4,71,503	4201,69	3656,59
2. Indirect Finance	6,494	265,69	174,41	5,245	963,62	663,47
<b>II. INDUSTRY</b>	<b>26,441</b>	<b>13204,25</b>	<b>10817,02</b>	<b>19,125</b>	<b>8469,02</b>	<b>5455,39</b>
1. Mining & Quarrying	111	2275,74	2259,30	313	161,52	127,04
2. Food Manufacturing & Processing	2,871	429,71	328,09	2,723	993,72	688,56
(a) Rice Mills, Flour & Dal Mills	614	113,07	96,80	317	84,71	68,35
(b) Sugar	2	7	6	10	7,66	3,61
(c) Edible Oils & Vanaspati	418	67,45	16,77	1,013	278,46	184,82
(d) Tea Processing	5	14	12	11	2,33	1,68
(e) Processing of Fruits & Vegetables	18	2,61	1,94	78	60,11	38,82
(f) Others	1,814	246,37	212,40	1,294	560,45	391,27
3. Beverage & Tobacco	71	6,95	4,94	141	32,44	22,61
4. Textiles	8,768	1452,37	1239,62	3,646	1217,15	914,42
(a) Cotton Textiles	411	880,19	727,08	812	1035,57	772,36
(b) Jute & Other Natural Fibre Textiles	3,826	72,47	42,26	338	10,93	9,11
(c) Handloom Textiles & Khadi	1,534	10,27	5,26	699	17,74	13,54
(d) Other Textiles & Textile Products	2,997	489,43	465,01	1,797	152,91	119,41
5. Paper, Paper Products & Printing	592	70,97	40,30	589	503,09	361,95
6. Woods and Wood Products	561	32,68	23,22	616	136,44	105,65
7. Leather & Leather Products	1,936	26,39	13,43	366	5,80	4,60
8. Gems and Jewellery	60	2,66	2,39	174	10,93	8,35
9. Rubber & Plastic Products	287	335,67	242,07	562	320,27	259,44
10. Chemicals & Chemical Products	539	1575,39	1034,57	1,281	1470,81	790,20
(a) Heavy Industrial Chemicals	123	531,75	415,82	389	468,61	245,11
(b) Fertilisers	10	246,10	139,32	25	380,83	106,61
(c) Drugs & Pharmaceuticals	78	170,08	133,32	287	164,30	116,61
(d) Non-Edible Oils	6	8,11	5,53	87	46,25	31,28
(e) Other Chemicals & Chemical Products	322	619,34	340,58	493	410,83	290,59
11. Petroleum, Coal Products & Nuclear Fuels	31	172,72	127,63	37	179,87	170,80
12. Manufacture of Cement & Cement Products	522	157,68	116,83	264	126,03	70,27
13. Basic Metals & Metal Products	956	1498,00	1204,47	870	1141,90	506,32
(a) Iron & Steel	80	955,65	791,14	269	873,13	308,72
(b) Non-Ferrous Metals	28	68,48	34,51	71	90,41	64,41
(c) Metal Products	848	473,87	378,82	530	178,36	133,19
14. Engineering	1,288	1344,67	1215,23	1,263	856,64	501,11
(a) Heavy Engineering	85	26,94	19,64	190	190,39	116,69
(b) Light Engineering	924	1198,99	1080,39	802	277,04	172,87
(c) Electrical Machinery & Goods	220	116,09	112,64	196	368,42	192,31
(d) Electronic Machinery & Goods	59	2,65	2,56	75	20,79	19,24
15. Vehicles, Vehicle Parts & Transport Equipments	133	120,68	114,34	188	114,23	101,74
16. Other Industries	6,590	362,00	287,58	5,103	436,64	331,91
17. Electricity, Gas & Water	19	854,09	490,84	52	437,99	266,04
(a) Electricity Generation & Transmission	12	581,67	287,17	12	351,94	183,22
(b) Non-Conventional Energy	2	212,13	143,57	9	10,19	7,85
(c) Gas, Steam & Water Supply	5	60,28	60,09	31	75,87	74,98
18. Construction	1,106	2485,89	2072,18	937	323,56	224,38
(a) Other than Infrastructure	506	112,95	85,21	549	104,51	76,68
(b) Infrastructure Construction	600	2372,94	1986,97	388	219,05	147,71
<b>III. TRANSPORT OPERATORS</b>	<b>7,423</b>	<b>277,06</b>	<b>208,01</b>	<b>6,498</b>	<b>259,84</b>	<b>165,69</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>45,612</b>	<b>880,41</b>	<b>646,20</b>	<b>33,409</b>	<b>730,65</b>	<b>525,43</b>
1. Professional Services	10,449	105,07	65,10	8,463	78,05	60,51
2. Tourism, Hotel & Restaurants	11,979	117,52	73,31	2,739	44,33	33,20
3. Recreation services	354	12,36	6,17	981	14,10	4,44
4. IT and Telecommunications	27	303,64	261,61	78	5,21	3,97
5. Others	22,803	341,83	240,01	21,148	588,95	423,32
<b>V. PERSONAL LOANS</b>	<b>1,35,979</b>	<b>2513,08</b>	<b>1936,56</b>	<b>2,30,563</b>	<b>4677,92</b>	<b>3522,70</b>
1. Housing	21,650	872,65	773,29	51,004	2030,50	1723,32
2. Consumer Durables	3,882	18,51	13,74	5,267	22,97	16,37
3. Vehicles	19,398	455,03	295,37	43,580	908,06	577,56
4. Education	4,552	122,73	92,07	7,468	240,87	174,33
5. Personal Credit Cards	1,652	12,87	5,96	2,068	18,77	8,94
6. Others	84,845	1031,29	756,13	1,21,176	1456,75	1022,18
<b>VI. TRADE</b>	<b>62,229</b>	<b>1637,36</b>	<b>1476,95</b>	<b>61,361</b>	<b>1999,43</b>	<b>1234,74</b>
1. Wholesale Trade	1,050	1142,23	1087,54	1,764	685,53	351,77
2. Retail Trade	61,179	495,13	389,40	59,597	1313,90	882,96
<b>VII. FINANCE</b>	<b>1,309</b>	<b>126,61</b>	<b>84,49</b>	<b>593</b>	<b>86,93</b>	<b>30,64</b>
<b>VIII. ALL OTHERS</b>	<b>20,393</b>	<b>172,49</b>	<b>109,80</b>	<b>15,461</b>	<b>249,55</b>	<b>162,55</b>
<b>TOTAL BANK CREDIT</b>	<b>11,73,701</b>	<b>26039,06</b>	<b>21891,81</b>	<b>8,43,758</b>	<b>21638,65</b>	<b>15417,19</b>

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WESTERN REGION

STATE : GUJARAT

(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
<b>I. AGRICULTURE</b>	<b>56,847</b>	<b>1278,03</b>	<b>1016,99</b>	<b>33,667</b>	<b>3196,99</b>	<b>2430,15</b>
1. Direct Finance	55,499	818,03	653,62	31,538	1582,79	1219,94
2. Indirect Finance	1,348	460,00	363,37	2,129	1614,20	1210,21
<b>II. INDUSTRY</b>	<b>20,093</b>	<b>16314,65</b>	<b>11146,96</b>	<b>66,689</b>	<b>70784,86</b>	<b>48557,48</b>
1. Mining & Quarrying	233	547,55	496,60	303	2439,87	1350,64
2. Food Manufacturing & Processing	1,102	776,88	486,80	2,552	2288,57	1242,23
(a) Rice Mills, Flour & Dal Mills	159	146,00	104,30	180	97,41	62,10
(b) Sugar	5	77	70	23	20,66	9,06
(c) Edible Oils & Vanaspati	149	139,31	97,49	309	978,26	558,53
(d) Tea Processing	20	4,70	3,57	31	18,30	13,12
(e) Processing of Fruits & Vegetables	27	26,99	21,06	61	49,05	38,11
(f) Others	742	459,11	259,67	1,948	1124,89	561,31
3. Beverage & Tobacco	79	18,43	10,50	78	74,13	35,94
4. Textiles	2,799	1328,88	799,33	24,630	10736,79	7571,16
(a) Cotton Textiles	831	1108,68	650,51	3,832	4673,11	3293,81
(b) Jute & Other Natural Fibre Textiles	465	8,32	5,66	73	86,90	69,03
(c) Handloom Textiles & Khadi	216	8,43	6,25	413	180,31	86,00
(d) Other Textiles & Textile Products	1,287	203,46	136,91	20,312	5796,47	4122,32
5. Paper, Paper Products & Printing	350	105,18	76,65	801	982,96	723,64
6. Woods and Wood Products	232	43,54	36,01	231	112,61	78,68
7. Leather & Leather Products	92	9,74	6,16	298	102,93	64,97
8. Gems and Jewellery	145	18,60	15,96	826	353,68	279,39
9. Rubber & Plastic Products	618	451,72	396,49	1,478	1819,79	1225,05
10. Chemicals & Chemical Products	1,460	972,23	607,42	5,015	9842,51	7000,10
(a) Heavy Industrial Chemicals	204	262,03	222,55	805	2657,26	1891,57
(b) Fertilisers	15	73,31	17,99	76	174,73	69,48
(c) Drugs & Pharmaceuticals	130	188,98	142,25	1,477	3444,15	2416,63
(d) Non-Edible Oils	48	69,70	38,25	29	77,56	47,29
(e) Other Chemicals & Chemical Products	1,063	378,21	186,38	2,628	3488,81	2575,12
11. Petroleum, Coal Products & Nuclear Fuels	104	3801,49	2601,15	140	1408,65	684,57
12. Manufacture of Cement & Cement Products	199	133,30	96,28	236	1242,51	963,57
13. Basic Metals & Metal Products	1,702	1798,91	1244,11	4,913	10908,86	7415,39
(a) Iron & Steel	593	803,86	595,43	1,597	5244,25	3643,92
(b) Non-Ferrous Metals	333	179,95	124,96	379	527,86	341,35
(c) Metal Products	776	815,10	523,72	2,937	5136,75	3430,12
14. Engineering	2,176	1281,60	716,40	7,508	5468,10	3820,53
(a) Heavy Engineering	374	419,79	283,18	1,248	1824,34	1232,60
(b) Light Engineering	1,551	734,27	331,16	4,096	1717,30	1272,83
(c) Electrical Machinery & Goods	181	92,49	76,04	1,775	1373,85	933,22
(d) Electronic Machinery & Goods	70	35,04	26,02	389	552,62	381,88
15. Vehicles, Vehicle Parts & Transport Equipments	331	640,55	360,98	803	901,41	649,60
16. Other Industries	6,087	1245,03	873,68	13,199	3735,26	2777,13
17. Electricity, Gas & Water	56	523,74	362,63	266	10895,49	7469,89
(a) Electricity Generation & Transmission	23	481,03	348,24	179	9419,96	6264,30
(b) Non-Conventional Energy	5	6,71	6,67	29	910,73	799,98
(c) Gas, Steam & Water Supply	28	36,00	7,72	58	564,80	405,61
18. Construction	2,328	2617,27	1959,82	3,412	7470,75	5205,01
(a) Other than Infrastructure	1,165	446,12	252,84	1,436	1180,10	845,94
(b) Infrastructure Construction	1,163	2171,15	1706,98	1,976	6290,65	4359,06
<b>III. TRANSPORT OPERATORS</b>	<b>6,423</b>	<b>1333,28</b>	<b>1157,28</b>	<b>26,502</b>	<b>1266,47</b>	<b>892,58</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>28,013</b>	<b>2140,23</b>	<b>1574,78</b>	<b>49,043</b>	<b>6586,61</b>	<b>4932,74</b>
1. Professional Services	5,755	132,16	99,06	7,949	516,92	425,13
2. Tourism, Hotel & Restaurants	2,303	89,69	74,73	1,834	663,42	460,52
3. Recreation services	206	28,68	12,89	266	111,40	77,63
4. IT and Telecommunications	143	10,23	7,34	293	93,06	73,94
5. Others	19,606	1879,47	1380,76	38,701	5201,81	3895,53
<b>V. PERSONAL LOANS</b>	<b>2,69,015</b>	<b>7856,86</b>	<b>5483,28</b>	<b>6,50,039</b>	<b>15240,94</b>	<b>11722,07</b>
1. Housing	71,999	3858,04	3061,98	1,13,955	6920,24	6296,24
2. Consumer Durables	5,242	48,21	33,77	7,732	102,62	74,42
3. Vehicles	71,228	1667,58	930,59	2,28,450	2792,85	1663,40
4. Education	7,244	263,67	181,63	16,791	715,53	464,07
5. Personal Credit Cards	7,233	181,99	68,54	8,548	126,33	61,70
6. Others	1,06,069	1837,37	1206,79	2,74,563	4583,37	3162,25
<b>VI. TRADE</b>	<b>27,617</b>	<b>2033,87</b>	<b>1392,05</b>	<b>54,003</b>	<b>9749,11</b>	<b>7171,96</b>
1. Wholesale Trade	1,604	799,78	610,29	10,734	5916,36	4430,00
2. Retail Trade	26,013	1234,08	781,75	43,269	3832,75	2741,95
<b>VII. FINANCE</b>	<b>595</b>	<b>1432,58</b>	<b>267,48</b>	<b>1,399</b>	<b>2474,52</b>	<b>1672,56</b>
<b>VIII. ALL OTHERS</b>	<b>17,862</b>	<b>502,19</b>	<b>320,33</b>	<b>38,972</b>	<b>2696,73</b>	<b>2348,27</b>
<b>TOTAL BANK CREDIT</b>	<b>4,26,465</b>	<b>32891,67</b>	<b>22359,15</b>	<b>9,20,314</b>	<b>111996,22</b>	<b>79727,81</b>