

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

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	8,13,237	6660,25	6193,49	4,66,361	6444,84	5480,09
1. Direct Finance	8,08,537	6323,41	5972,62	4,60,426	4670,63	4118,03
2. Indirect Finance	4,700	336,83	220,87	5,935	1774,21	1362,05
II. INDUSTRY	28,515	18285,12	15421,30	25,267	6722,32	4904,63
1. Mining & Quarrying	288	5334,72	5187,32	698	191,63	154,46
2. Food Manufacturing & Processing	3,184	475,45	337,91	3,461	1037,12	725,86
(a) Rice Mills, Flour & Dal Mills	898	163,26	127,30	1,463	462,91	325,36
(b) Sugar	7	6,54	2,82	13	8,20	6,04
(c) Edible Oils & Vanaspati	463	64,85	27,22	889	161,43	114,29
(d) Tea Processing	1	5	5	5	3,65	2,47
(e) Processing of Fruits & Vegetables	21	10,73	8,00	64	30,17	23,48
(f) Others	1,794	230,02	172,53	1,027	370,76	254,21
3. Beverage & Tobacco	128	34,17	28,59	227	70,19	50,62
4. Textiles	7,238	2008,26	1729,33	3,626	694,40	529,28
(a) Cotton Textiles	208	1217,25	988,62	1,103	556,28	426,01
(b) Jute & Other Natural Fibre Textiles	3,866	68,86	63,89	184	8,46	14,19
(c) Handloom Textiles & Khadi	1,300	7,31	4,81	549	17,92	14,39
(d) Other Textiles & Textile Products	1,864	714,84	672,02	1,790	111,73	74,69
5. Paper, Paper Products & Printing	602	206,93	130,28	564	335,88	284,59
6. Leather & Leather Products	1,978	62,09	48,01	299	4,92	4,23
7. Rubber & Plastic Products	420	355,81	264,90	642	381,17	324,05
8. Chemicals & Chemical Products	693	1823,37	1434,85	1,366	811,50	579,11
(a) Heavy Industrial Chemicals	121	639,62	571,20	351	241,80	170,44
(b) Fertilisers	9	246,22	192,43	22	196,88	169,78
(c) Drugs & Pharmaceuticals	107	162,45	132,16	299	96,67	76,57
(d) Non-Edible Oils	12	5,80	5,28	118	66,75	38,16
(e) Other Chemicals & Chemical Products	444	769,28	533,79	576	209,39	124,16
9. Petroleum, Coal Products & Nuclear Fuels	39	374,72	315,97	31	164,24	186,09
10. Manufacture of Cement & Cement Products	646	363,68	289,68	312	35,37	24,29
11. Basic Metals & Metal Products	1,145	999,35	755,52	3,123	931,80	609,16
(a) Iron & Steel	154	673,00	541,71	185	693,39	436,96
(b) Non-Ferrous Metals	72	240,60	137,13	85	78,62	64,73
(c) Metal Products	919	85,76	76,67	2,853	159,79	107,48
12. Engineering	1,385	1447,88	929,77	1,247	552,30	445,45
(a) Heavy Engineering	108	42,81	36,32	128	75,28	65,25
(b) Light Engineering	935	1320,22	823,08	756	322,05	255,33
(c) Electrical Machinery & Goods	277	41,00	30,74	227	105,88	82,23
(d) Electronic Machinery & Goods	65	43,85	39,62	136	49,09	42,63
13. Vehicles, Vehicle Parts & Transport Equipments	211	298,10	296,05	252	104,51	83,38
14. Other Industries	9,051	380,07	289,78	7,715	472,63	359,44
15. Electricity, Gas & Water	56	664,25	477,14	72	50,89	53,16
(a) Electricity Generation & Transmission	26	588,43	423,99	10	11,08	14,63
(b) Non-Conventional Energy	1	1,88	1,80	15	10,69	10,36
(c) Gas, Steam & Water Supply	29	73,95	51,35	47	29,13	28,17
16. Construction	1,451	3456,26	2906,22	1,632	883,78	491,46
III. TRANSPORT OPERATORS	6,599	151,27	124,90	5,508	127,81	121,11
IV. PROFESSIONAL AND OTHER SERVICES	38,906	1192,31	1103,94	31,230	659,87	458,93
V. PERSONAL LOANS	1,52,020	3484,74	2784,25	2,31,590	5358,95	4204,34
1. Loans for Purchase of Consumer Durables	3,870	20,15	15,83	4,835	23,98	18,15
2. Loans for Housing	36,053	1623,59	1376,41	64,931	2479,43	2131,93
3. Rest of the Personal Loans	1,12,097	1841,00	1392,01	1,61,824	2855,54	2054,26
VI. TRADE	65,918	1069,16	861,10	66,280	2346,14	1570,01
1. Wholesale Trade	5,156	353,44	284,76	8,540	994,75	675,73
2. Retail Trade	60,762	715,72	576,34	57,740	1351,38	894,27
VII. FINANCE	450	118,93	101,70	396	93,83	33,30
VIII. ALL OTHERS	36,719	492,70	436,10	45,840	778,96	589,20
TOTAL BANK CREDIT	11,42,364	31454,47	27026,77	8,72,472	22532,71	17361,61

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

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	67,923	4192,60	3423,34	48,412	9015,44	6806,15
1. Direct Finance	65,034	1811,55	1517,98	45,108	5872,23	4469,99
2. Indirect Finance	2,889	2381,05	1905,36	3,304	3143,21	2336,16
II. INDUSTRY	23,829	13493,22	11442,34	1,09,341	58674,13	39027,25
1. Mining & Quarrying	338	1080,04	773,04	247	1047,05	674,78
2. Food Manufacturing & Processing	1,552	1270,62	966,44	1,525	2284,89	1366,99
(a) Rice Mills, Flour & Dal Mills	621	499,13	305,73	178	145,68	103,78
(b) Sugar	13	78,47	71,72	27	10,73	6,19
(c) Edible Oils & Vanaspati	156	132,52	111,27	231	1023,52	619,83
(d) Tea Processing	13	52,73	50,73	16	21,30	16,17
(e) Processing of Fruits & Vegetables	49	64,15	33,21	51	66,89	47,49
(f) Others	700	443,62	393,79	1,022	1016,77	573,52
3. Beverage & Tobacco	146	149,99	78,43	91	69,16	32,61
4. Textiles	2,893	1537,51	1217,74	28,813	11002,55	6660,57
(a) Cotton Textiles	990	1137,39	907,20	12,619	5074,61	3042,04
(b) Jute & Other Natural Fibre Textiles	470	18,23	16,86	65	18,17	11,79
(c) Handloom Textiles & Khadi	279	8,06	5,46	437	103,43	91,88
(d) Other Textiles & Textile Products	1,154	373,83	288,22	15,692	5806,34	3514,86
5. Paper, Paper Products & Printing	338	100,39	80,88	898	1195,78	832,00
6. Leather & Leather Products	112	6,67	5,68	210	44,22	34,37
7. Rubber & Plastic Products	943	236,59	197,16	1,816	1890,01	1268,14
8. Chemicals & Chemical Products	774	797,73	611,12	6,080	8172,02	5380,77
(a) Heavy Industrial Chemicals	147	224,25	148,49	854	2786,96	1684,73
(b) Fertilisers	20	81,80	68,05	41	243,26	165,10
(c) Drugs & Pharmaceuticals	150	124,80	111,86	1,673	2736,79	1816,63
(d) Non-Edible Oils	27	78,94	51,41	20	63,17	60,79
(e) Other Chemicals & Chemical Products	430	287,95	231,31	3,492	2341,84	1653,51
9. Petroleum, Coal Products & Nuclear Fuels	80	1400,95	2455,28	189	981,01	441,60
10. Manufacture of Cement & Cement Products	211	84,07	55,91	171	521,67	324,51
11. Basic Metals & Metal Products	6,306	1446,29	1060,32	25,748	6079,84	4369,34
(a) Iron & Steel	570	806,61	601,09	1,021	4239,16	3226,55
(b) Non-Ferrous Metals	264	139,26	95,11	349	592,76	414,31
(c) Metal Products	5,472	500,43	364,11	24,378	1247,92	728,48
12. Engineering	1,534	922,69	672,80	5,670	3860,45	2876,21
(a) Heavy Engineering	257	238,11	189,89	735	1228,63	937,11
(b) Light Engineering	966	488,63	350,71	2,962	1350,78	1077,80
(c) Electrical Machinery & Goods	187	101,89	80,48	1,245	918,15	568,48
(d) Electronic Machinery & Goods	124	94,06	51,71	728	362,89	292,82
13. Vehicles, Vehicle Parts & Transport Equipments	243	384,82	249,06	1,351	952,96	680,18
14. Other Industries	4,840	606,09	394,76	30,279	3314,75	2627,15
15. Electricity, Gas & Water	66	738,02	398,94	232	8263,93	5129,49
(a) Electricity Generation & Transmission	21	657,24	319,64	161	6617,73	3924,87
(b) Non-Conventional Energy	8	3,21	2,96	30	1626,12	1191,29
(c) Gas, Steam & Water Supply	37	77,58	76,34	41	20,08	13,33
16. Construction	3,453	2730,73	2224,78	6,021	8993,84	6328,53
III. TRANSPORT OPERATORS	6,278	734,31	1070,04	19,744	1150,50	900,78
IV. PROFESSIONAL AND OTHER SERVICES	26,576	1437,34	1091,81	72,629	6086,82	4465,08
V. PERSONAL LOANS	2,39,907	7048,45	5425,80	5,63,647	15932,83	12516,76
1. Loans for Purchase of Consumer Durables	3,519	21,70	16,15	9,564	101,46	92,70
2. Loans for Housing	71,164	3396,48	2873,12	1,15,191	6552,49	5753,77
3. Rest of the Personal Loans	1,65,224	3630,27	2536,54	4,38,892	9278,87	6670,30
VI. TRADE	30,982	3195,80	2449,35	56,355	10910,54	7753,55
1. Wholesale Trade	2,597	1697,88	1374,49	7,942	6482,03	4923,85
2. Retail Trade	28,385	1497,92	1074,86	48,413	4428,51	2829,70
VII. FINANCE	335	220,55	68,92	788	1699,27	1337,96
VIII. ALL OTHERS	45,772	1232,32	911,44	1,74,360	5695,39	4202,60
TOTAL BANK CREDIT	4,41,602	31554,60	25883,05	10,45,276	109164,91	77010,14