

State : Gujarat

Table No. 5.7 – State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March 2000

WESTERN REGION			(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	5,55,836	1530,83	1291,27	2,52,727	820,89	651,61
1. Direct Finance	5,52,104	1379,58	1154,65	2,48,330	732,89	589,18
2. Indirect Finance	3,732	151,25	136,62	4,397	87,99	62,43
II. INDUSTRY	43,208	2721,51	2304,89	49,494	3174,52	2447,96
1. Mining & Quarrying	99	12,93	11,07	129	23,26	15,52
2. Food Manufacturing & Processing	501	60,82	45,72	744	221,01	126,86
(a) Rice Mills, Flour & Dal Mills	151	20,27	14,69	155	33,60	28,94
(b) Sugar	1	1,17	1,17	2	5,41	2,71
(c) Edible Oils & Vanaspati	55	8,46	4,97	167	79,56	32,91
(d) Tea Processing	3	26	26	7	1,30	1,28
(e) Processing of Fruits & Vegetables	4	3,41	64	17	5,98	4,02
(f) Others	287	27,23	23,98	396	95,15	57,01
3. Beverage & Tobacco	71	14,19	10,88	107	8,26	4,39
4. Textiles	880	218,00	183,28	1,163	313,06	259,54
(a) Cotton Textiles	172	121,99	106,52	661	226,09	177,88
(b) Jute Textiles	1	2	-	1	5	-
(c) Handloom Textiles & Khadi	231	7,97	6,88	105	4,52	3,54
(d) Other Textiles	476	88,03	69,88	396	82,40	78,12
5. Paper, Paper Products & Printing	179	31,15	29,69	626	162,58	133,78
6. Leather & Leather Products	39	93	38	41	4,68	4,30
7. Rubber & Rubber Products	52	2,52	1,57	132	8,96	6,99
8. Chemicals & Chemical Products	1,157	740,93	623,64	2,586	1251,93	934,59
(a) Heavy Industrial Chemicals	99	203,55	168,48	367	342,81	258,89
(b) Fertilisers	16	182,27	150,07	16	205,67	163,58
(c) Drugs & Pharmaceuticals	202	101,90	75,55	473	164,57	129,91
(d) Non-Edible Oils	11	2,41	2,56	32	16,31	7,47
(e) Other Chemicals & Chemical Products	829	250,80	226,99	1,698	522,57	374,74
9. Petroleum, Coal Products & Nuclear Fuels	38	723,49	677,37	49	325,13	316,52
10. Manufacture of Cement & Cement Products	98	101,15	71,33	130	86,60	61,40
11. Basic Metals & Metal Products	692	243,91	212,63	1,681	135,76	124,14
(a) Iron & Steel	178	177,78	160,89	360	63,66	61,31
(b) Non-Ferrous Metals	42	13,66	10,04	38	15,92	18,57
(c) Other Metal Products	472	52,47	41,70	1,283	56,18	44,25
12. Engineering	526	93,21	74,35	1,131	185,91	149,63
(a) Heavy Engineering	53	31,19	22,83	147	48,72	28,01
(b) Light Engineering	212	8,11	6,96	472	52,09	43,49
(c) Electrical Machinery & Goods	226	43,27	28,18	416	51,43	45,98
(d) Electronic Machinery & Goods	35	10,64	16,37	96	33,68	32,15
13. Vehicles, Vehicle Parts & Transport Equipments	1,930	40,44	22,14	455	29,34	23,98
14. Other Industries	36,743	229,14	164,34	40,272	281,86	209,31
15. Electricity, Gas & Water	15	143,04	116,42	19	100,98	60,59
(a) Electricity Generation & Transmission	13	142,97	116,35	11	50,45	50,40
(b) Non-Conventional Energy	-	-	-	1	50,00	10,00
(c) Gas, Steam & Water Supply	2	7	7	7	53	18
16. Construction	188	65,65	60,08	229	35,20	16,40
III. TRANSPORT OPERATORS	14,373	118,60	78,55	11,812	90,95	61,22
IV. PROFESSIONAL AND OTHER SERVICES	22,354	72,70	55,53	25,524	143,11	107,16
V. PERSONAL LOANS	1,15,278	381,50	314,57	1,34,086	576,77	464,82
1. Loans for Purchase of Consumer Durables	9,710	21,34	15,08	8,517	20,86	15,31
2. Loans for Housing	15,104	101,31	80,02	33,122	243,19	197,66
3. Rest of the Personal Loans	90,464	258,85	219,47	92,447	312,72	251,84
VI. TRADE	81,202	418,73	367,88	59,546	365,17	255,34
1. Wholesale Trade	3,735	259,67	249,52	4,734	140,71	82,28
2. Retail Trade	77,467	159,06	118,36	54,812	224,46	173,06
VII. FINANCE	755	7,35	3,59	1,377	77,94	54,35
VIII. ALL OTHERS	19,182	116,23	91,61	32,252	286,84	210,40

TOTAL BANK CREDIT	8,52,188	5367,47	4507,88	5,66,818	5536,19	4252,86
OF WHICH: 1. Artisans & Village Industries	23,013	30,99	24,20	16,509	33,66	26,17
2. Other Small Scale Industries	11,017	151,73	126,09	20,249	586,01	440,36

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	23,560	224,75	194,07	4,933	311,53	240,88
1. Direct Finance	23,173	150,77	137,00	4,269	32,03	26,08
2. Indirect Finance	387	73,98	57,07	664	279,50	214,80
II. INDUSTRY	24,142	2383,89	1568,07	75,686	12133,16	9753,38
1. Mining & Quarrying	114	106,78	91,80	86	100,09	85,84
2. Food Manufacturing & Processing	665	226,34	90,26	610	513,19	345,96
(a) Rice Mills, Flour & Dal Mills	67	10,19	7,57	105	23,67	20,04
(b) Sugar	2	56	12	-	-	-
(c) Edible Oils & Vanaspati	195	25,08	14,35	188	226,68	154,30
(d) Tea Processing	5	57	47	11	14,86	7,82
(e) Processing of Fruits & Vegetables	51	12,94	9,41	22	23,65	23,54
(f) Others	345	177,01	58,34	284	224,32	140,26
3. Beverage & Tobacco	30	7,90	6,76	40	48,81	8,93
4. Textiles	483	188,51	136,37	10,246	2980,26	2527,07
(a) Cotton Textiles	111	44,60	33,53	2,196	1712,64	1448,95
(b) Jute Textiles	14	85	45	5	97	86
(c) Handloom Textiles & Khadi	74	10,77	10,73	639	32,20	26,57
(d) Other Textiles	284	132,30	91,66	7,406	1234,46	1050,69
5. Paper, Paper Products & Printing	264	21,66	16,25	987	207,98	179,69
6. Leather & Leather Products	50	2,99	2,10	143	6,37	5,46
7. Rubber & Rubber Products	77	4,94	4,10	182	42,20	35,33
8. Chemicals & Chemical Products	1,460	430,35	300,58	4,697	2842,93	2120,15
(a) Heavy Industrial Chemicals	69	64,17	50,74	550	549,77	425,18
(b) Fertilisers	17	96,22	58,46	73	470,23	356,00
(c) Drugs & Pharmaceuticals	195	43,04	31,96	904	879,63	645,97
(d) Non-Edible Oils	7	61	29	45	93,67	83,69
(e) Other Chemicals & Chemical Products	1,172	226,32	159,13	3,125	849,64	609,32
9. Petroleum, Coal Products & Nuclear Fuels	45	34,52	21,19	164	271,36	160,67
10. Manufacture of Cement & Cement Products	100	82,41	68,49	100	212,78	237,79
11. Basic Metals & Metal Products	1,568	452,00	304,95	2,354	780,36	637,32
(a) Iron & Steel	437	272,24	160,72	628	560,04	455,67
(b) Non-Ferrous Metals	171	72,18	65,62	118	35,30	32,33
(c) Other Metal Products	960	107,58	78,61	1,608	185,02	149,33
12. Engineering	1,450	233,38	150,87	3,278	1248,31	996,18
(a) Heavy Engineering	423	134,56	75,85	469	316,06	255,61
(b) Light Engineering	694	59,78	48,62	1,438	286,86	253,16
(c) Electrical Machinery & Goods	271	17,39	12,87	1,098	514,16	371,63
(d) Electronic Machinery & Goods	62	21,65	13,53	273	131,22	115,77
13. Vehicles, Vehicle Parts & Transport Equipments	191	21,30	17,07	462	139,38	79,08
14. Other Industries	17,264	500,63	299,24	51,483	1155,28	945,30
15. Electricity, Gas & Water	37	47,54	39,15	146	1233,78	1075,55
(a) Electricity Generation & Transmission	15	31,93	25,97	118	1203,40	1049,23
(b) Non-Conventional Energy	1	10,00	10,00	7	5,52	2,32
(c) Gas, Steam & Water Supply	21	5,61	3,19	21	24,85	24,00
16. Construction	344	22,64	18,88	708	350,06	313,04
III. TRANSPORT OPERATORS	5,074	69,15	54,00	6,506	133,30	100,70
IV. PROFESSIONAL AND OTHER SERVICES	16,025	143,29	106,10	18,523	333,68	256,57
V. PERSONAL LOANS	1,16,570	620,93	498,59	2,12,447	1359,71	1079,85
1. Loans for Purchase of Consumer Durables	7,962	23,90	17,69	7,178	28,50	21,43
2. Loans for Housing	36,255	297,37	248,60	52,510	537,85	446,39
3. Rest of the Personal Loans	72,353	299,66	232,30	1,52,759	793,36	612,03
VI. TRADE	21,373	565,75	429,63	30,183	1488,62	1120,00
1. Wholesale Trade	2,562	362,70	279,22	8,659	1112,53	804,14
2. Retail Trade	18,811	203,05	150,41	21,524	376,09	315,86
VII. FINANCE	361	76,90	58,92	944	848,96	557,71
VIII. ALL OTHERS	15,705	285,97	208,05	49,380	1017,24	859,93
TOTAL BANK CREDIT	2,22,810	4370,62	3117,43	3,98,602	17626,20	13969,01
OF WHICH: 1. Artisans & Village Industries	6,560	14,81	11,34	7,014	20,04	15,85
2. Other Small Scale Industries	10,206	584,29	359,86	28,960	1641,20	1272,86