

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation
March 1996 (Part 23 of 32)**

WESTERN REGION		STATE: GUJARAT						(Amount in Rupees Lakh)		
OCCUPATION		STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
		No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
		1	2	3	4	5	6	7	8	9
I.	AGRICULTURE	2,48,195	545,02	434,39	4,63,410	1200,47	998,05	1	1,00	1,11
	1. Direct Finance	2,46,001	475,05	374,14	4,59,247	919,53	780,78	1	1,00	1,11
	2. Indirect Finance	2,194	69,97	60,25	4,163	280,94	217,27	-	-	-
II.	INDUSTRY	47,942	3539,44	2819,94	77,109	6976,55	5311,51	123	424,24	345,41
	1. Mining & Quarrying	245	16,71	14,27	580	30,04	26,19	-	-	-
	2. Food Manufacturing and Processing	693	243,15	220,00	1,659	384,30	286,80	-	-	-
	(a) Rice Mills, Flour and Dal Mills	72	4,57	3,75	373	48,40	35,12	-	-	-
	(b) Sugar	6	4,82	6,81	38	5,79	4,22	-	-	-
	(c) Edible Oils and Vanaspati	248	59,78	40,88	274	159,86	118,05	-	-	-
	(d) Tea Processing	15	5,13	3,56	13	3,05	2,85	-	-	-
	(e) Processing of Fruits & Vegetables	3	6	5	73	45,48	27,17	-	-	-
	(f) Others	349	168,77	164,94	888	121,72	99,40	-	-	-
	3. Beverage and Tobacco	81	2,80	2,62	459	32,25	20,86	-	-	-
	4. Textiles	2,396	656,13	538,14	10,264	1921,21	1534,02	28	149,53	141,89
	(a) Cotton Textiles	865	472,26	365,28	1,587	794,81	640,19	15	133,67	132,76
	(b) Jute Textiles	15	76	63	40	5,02	4,04	-	-	-
	(c) Handloom Textiles & Khadi	25	2,52	2,28	96	9,95	8,23	-	-	-
	(d) Other Textiles	1,491	180,59	169,95	8,541	1111,45	881,55	13	15,87	9,13
	5. Paper, Paper Products and Printing	603	91,16	75,57	1,479	147,71	120,69	-	-	-
	6. Leather and Leather Products	70	6,98	5,21	126	9,08	9,40	-	-	-
	7. Rubber and Rubber Products	201	11,28	10,17	364	38,57	30,37	-	-	-
	8. Chemicals and Chemical Products	2,417	807,11	621,79	5,851	1830,06	1269,50	36	123,85	85,80
	(a) Heavy Industrial Chemicals	372	215,64	143,26	947	411,98	299,87	11	50,90	20,06
	(b) Fertilizers	55	30,04	24,67	89	333,62	163,92	1	60	-
	(c) Drugs and Pharmaceuticals	304	199,95	177,08	1,021	416,71	271,86	10	49,24	50,27
	(d) Non-Edible Oils	23	24,30	24,59	114	23,50	17,17	-	-	-
	(e) Other Chemicals & Chemical Products	1,663	337,18	252,19	3,680	644,26	516,67	14	23,11	15,47
	9. Petroleum, Coal Products & Nuclear Fuels	205	267,56	285,86	340	77,25	67,02	-	-	-
	10. Manufacture of Cement & Cement Products	187	51,55	36,03	393	149,29	99,11	3	10,83	3,24
	11. Basic Metals & Metal Products	2,194	343,99	261,50	3,676	592,36	491,75	6	5,68	4,15
	(a) Iron and Steel	691	198,24	157,45	1,321	353,45	323,06	2	1,28	1,28
	(b) Non-Ferrous Metals	359	12,63	9,69	507	74,66	59,27	-	-	-
	(c) Other Metal Products	1,144	133,12	94,36	1,848	164,26	109,42	4	4,40	2,88
	12. Engineering	2,808	487,08	369,87	4,705	740,92	544,69	9	15,93	21,41
	(a) Heavy Engineering	1,047	175,95	130,14	1,019	284,53	187,05	1	50	97

	(b) Light Engineering	1,108	108,70	84,69	1,994	125,80	88,75	3	3,83	3,58
	(c) Electrical Machinery & Goods	362	150,98	114,12	933	231,42	186,23	3	10,57	15,83
	(d) Electronic Machinery & Goods	291	51,45	40,92	759	99,16	82,67	2	1,03	1,03
13.	Vehicles, Vehicle Parts & Transport Equipments	375	47,90	44,02	1,353	110,43	77,82	2	10,35	35
14.	Other Industries	35,261	346,97	228,81	44,487	529,57	404,44	33	97,38	82,01
15.	Electricity, Gas & Water	25	119,51	68,61	333	286,54	252,40	5	7,80	3,66
	(a) Electricity Generation & Transmission	16	119,12	68,23	248	278,43	246,47	1	2,80	2,53
	(b) Non-Conventional Energy	-	-	-	21	1,13	1,02	-	-	-
	(c) Gas, Steam & Water Supply	9	40	38	64	6,98	4,91	4	5,00	1,13
16.	Construction	181	39,55	37,48	1,040	96,97	76,46	1	2,89	2,89
III.	TRANSPORT OPERATORS	10,074	84,84	52,32	21,875	186,72	142,77	-	-	-
IV.	PROFESSIONAL AND OTHER SERVICES	13,535	94,68	71,08	92,175	423,13	327,63	-	-	-
V.	PERSONAL LOANS	1,50,948	470,85	406,51	2,20,455	856,65	714,42	6	93	93
	1. Loans for Purchase of Consumer Durables	7,753	12,50	9,79	7,402	12,96	9,98	-	-	-
	2. Loans for Housing	17,549	183,51	162,28	32,877	262,89	221,95	3	23	23
	3. Rest of the Personal Loans	1,25,646	274,84	234,43	1,80,176	580,80	482,48	3	70	70
VI.	TRADE	68,821	349,29	236,70	1,09,418	650,54	458,93	8	25,50	25,99
	1. Wholesale Trade	5,551	205,04	126,39	12,188	389,05	265,83	4	24,79	25,28
	2. Retail Trade	63,270	144,25	110,31	97,230	261,49	193,11	4	70	70
VII.	FINANCE	416	129,85	86,12	1,446	490,00	411,37	4	7,10	6,54
VIII.	ALL OTHERS	23,858	375,75	319,67	1,01,676	657,81	564,28	2	1,42	31
	TOTAL BANK CREDIT	5,63,789	5589,72	4426,73	10,87,564	11441,86	8928,96	144	460,19	380,29
	OF WHICH : 1. Artisans & Village Industries	17,227	29,45	22,63	23,534	36,88	30,53	-	-	-
	2. Other Small Scale Industries	22,348	866,15	657,71	38,684	2190,12	1594,63	19	10,45	3,22

OCCUPATION	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	1,63,867	134,06	114,56	182	7,37	2,29	8,75,655	1887,92	1550,39
1. Direct Finance	1,61,736	131,28	112,39	151	1,15	42	8,67,136	1528,01	1268,83
2. Indirect Finance	2,131	2,78	2,17	31	6,22	1,87	8,519	359,91	281,56
II. INDUSTRY	20,960	11,37	8,98	1,169	411,19	329,73	1,47,303	11362,80	8815,57
1. Mining & Quarrying	3	2	2	16	1,65	1,13	844	48,43	41,60
2. Food Manufacturing and Processing	178	48	48	18	20,85	19,71	2,548	648,78	527,00
(a) Rice Mills, Flour and Dal Mills	5	11	10	1	40	38	451	53,47	39,36
(b) Sugar	-	-	-	-	-	-	44	10,62	11,03
(c) Edible Oils and Vanaspati	8	5	4	11	18,82	18,29	541	238,51	177,27
(d) Tea Processing	-	-	-	-	-	-	28	8,19	6,41
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-	76	45,54	27,22
(f) Others	165	32	34	6	1,63	1,04	1,408	292,45	265,72
3. Beverage and Tobacco	2	1	-	2	58	44	544	35,64	23,92
4. Textiles	19	6	6	387	112,28	89,43	13,094	2839,21	2303,55
(a) Cotton Textiles	-	-	-	112	35,16	26,20	2,579	1435,89	1164,43
(b) Jute Textiles	-	-	-	-	-	-	55	5,77	4,67
(c) Handloom Textiles & Khadi	1	-	-	3	56	40	125	13,03	10,92
(d) Other Textiles	18	6	6	272	76,56	62,83	10,335	1384,52	1123,53

5.	Paper, Paper Products and Printing	2	1	1	12	2,44	2,00	2,096	241,32	198,26
6.	Leather and Leather Products	1	-	-	3	2	1	200	16,08	14,62
7.	Rubber and Rubber Products	1	3	2	7	22	18	573	50,09	40,74
8.	Chemicals and Chemical Products	5	2	2	131	104,86	81,82	8,440	2865,91	2058,92
	(a) Heavy Industrial Chemicals	-	-	-	16	8,13	6,82	1,346	686,66	470,01
	(b) Fertilizers	-	-	-	-	-	-	145	364,26	188,59
	(c) Drugs and Pharmaceuticals	-	-	-	21	50,89	41,93	1,356	716,79	541,14
	(d) Non-Edible Oils	1	-	-	2	12	13	140	47,93	41,89
	(e) Other Chemicals & Chemical Products	4	2	2	92	45,72	32,94	5,453	1050,29	817,29
9.	Petroleum, Coal Products & Nuclear Fuels	-	-	-	4	87	86	549	345,69	353,73
10.	Manufacture of Cement & Cement Products	1	-	-	3	2,09	88	587	213,76	139,26
11.	Basic Metals & Metal Products	11	7	6	106	49,48	43,21	5,993	991,58	800,69
	(a) Iron and Steel	-	-	-	49	40,53	33,78	2,063	593,49	515,56
	(b) Non-Ferrous Metals	-	-	-	21	6,77	6,90	887	94,07	75,87
	(c) Other Metal Products	11	7	6	36	2,18	2,54	3,043	304,02	209,26
12.	Engineering	16	63	64	117	71,92	52,68	7,655	1316,47	989,29
	(a) Heavy Engineering	8	13	13	28	5,43	3,11	2,103	466,54	321,39
	(b) Light Engineering	6	48	50	37	12,27	8,73	3,148	251,09	186,24
	(c) Electrical Machinery & Goods	-	-	-	36	53,09	40,06	1,334	446,06	356,24
	(d) Electronic Machinery & Goods	2	2	2	16	1,13	78	1,070	152,78	125,42
13.	Vehicles, Vehicle Parts & Transport Equipments	44	72	64	12	1,36	1,37	1,786	170,76	124,19
14.	Other Industries	20,674	9,30	7,00	291	30,43	23,17	1,00,746	1013,66	745,44
15.	Electricity, Gas & Water	-	-	-	-	-	-	363	413,85	324,67
	(a) Electricity Generation & Transmission	-	-	-	-	-	-	265	400,34	317,24
	(b) Non-Conventional Energy	-	-	-	-	-	-	21	1,13	1,02
	(c) Gas, Steam & Water Supply	-	-	-	-	-	-	77	12,37	6,41
16.	Construction	3	1	1	60	12,15	12,85	1,285	151,57	129,69
III.	TRANSPORT OPERATORS	4,690	14,60	11,51	133	1,94	83	36,772	288,10	207,43
IV.	PROFESSIONAL AND OTHER SERVICES	8,154	5,58	4,54	293	9,34	7,41	1,14,157	532,73	410,66
V.	PERSONAL LOANS	9,739	17,61	16,51	3,694	40,02	32,52	3,84,842	1386,07	1170,89
	1. Loans for Purchase of Consumer Durables	1,934	2,58	2,09	148	32	23	17,237	28,35	22,10
	2. Loans for Housing	458	4,57	4,87	210	15,58	13,30	51,097	466,79	402,64
	3. Rest of the Personal Loans	7,347	10,46	9,54	3,336	24,13	18,99	3,16,508	890,92	746,15
VI.	TRADE	28,937	19,46	14,80	2,313	94,31	76,57	2,09,497	1139,09	812,98
	1. Wholesale Trade	613	1,41	1,00	1,557	70,68	56,69	19,913	690,97	475,19
	2. Retail Trade	28,324	18,06	13,80	756	23,63	19,88	1,89,584	448,12	337,79
VII.	FINANCE	-	-	-	106	62,64	55,92	1,972	689,59	559,96
VIII.	ALL OTHERS	3,520	3,89	3,29	1,583	18,37	16,11	1,30,639	1057,23	903,67
TOTAL BANK CREDIT		2,39,867	206,57	174,19	9,473	645,18	521,38	19,00,837	18343,52	14431,55
OF WHICH :										
	1. Artisans & Village Industries	19,386	8,71	6,59	20	34	32	60,167	75,37	60,08
	2. Other Small Scale Industries	1,276	1,08	97	522	39,14	32,28	62,849	3106,94	2288,81