

**Table No.5.7 - State and Population 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	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	5,81,870	945,10	804,27	2,50,558	639,56	498,75
1. Direct Finance	5,77,988	886,27	758,46	2,48,495	514,59	401,91
2. Indirect Finance	3,882	58,83	45,80	2,063	124,97	96,83
II. INDUSTRY	49,334	1471,10	1254,72	42,735	1727,27	1307,56
1. Mining & Quarrying	175	14,33	11,63	402	17,42	15,40
2. Food Manufacturing and Processing	731	36,32	25,77	939	151,75	100,69
(a) Rice Mills, Flour and Dal Mills	116	9,37	7,22	192	23,62	16,46
(b) Sugar	8	2,09	50	31	6,29	8,49
(c) Edible Oils and Vanaspati	172	14,95	9,92	206	51,86	34,12
(d) Tea Processing	2	1	1	6	1,26	1,07
(e) Processing of Fruits & Vegetables	6	18	17	37	30,80	16,55
(f) Others	427	9,72	7,95	467	37,92	24,00
3. Beverage and Tobacco	198	6,54	4,83	247	12,66	9,99
4. Textiles	852	129,67	114,31	1,420	251,71	217,95
(a) Cotton Textiles	219	70,96	67,71	720	111,61	95,39
(b) Jute Textiles	10	15	8	8	37	30
(c) Handloom Textiles & Khadi	11	24	18	51	5,39	4,64
(d) Other Textiles	612	58,33	46,35	641	134,34	117,63
5. Paper, Paper Products and Printing	299	65,23	48,00	561	74,99	62,23
6. Leather and Leather Products	20	2,68	2,90	46	3,11	2,67
7. Rubber and Rubber Products	105	8,82	7,81	170	13,20	9,65
8. Chemicals and Chemical Products	1,152	513,05	375,08	2,165	434,46	344,58
(a) Heavy Industrial Chemicals	180	191,74	126,44	391	125,71	104,62
(b) Fertilizers	42	77,71	66,71	29	30,68	14,22
(c) Drugs and Pharmaceuticals	138	71,44	58,32	344	55,99	39,27
(d) Non-Edible Oils	11	51	57	69	26,45	26,32
(e) Other Chemicals & Chemical Products	781	171,64	123,04	1,332	195,63	160,15
9. Petroleum, Coal Products & Nuclear Fuels	89	271,79	304,04	89	4,58	4,13
10. Manufacture of Cement & Cement Products	120	14,70	12,28	231	72,34	43,37
11. Basic Metals & Metal Products	693	96,11	81,80	1,099	159,06	112,28
(a) Iron and Steel	234	56,18	52,51	404	72,17	55,50
(b) Non-Ferrous Metals	83	12,97	7,49	64	20,77	11,97
(c) Other Metal Products	376	26,96	21,80	631	66,12	44,82
12. Engineering	869	117,16	92,96	1,434	218,39	161,36
(a) Heavy Engineering	171	42,53	27,75	341	97,61	63,26
(b) Light Engineering	437	25,72	22,94	580	33,71	26,41
(c) Electrical Machinery & Goods	148	28,66	25,07	269	48,10	39,51
(d) Electronic Machinery & Goods	113	20,24	17,19	244	38,97	32,18

13. Vehicles, Vehicle Parts & Transport Equipments	546	22,54	18,45	511	43,10	27,44
14. Other Industries	43,249	88,38	70,95	33,059	216,51	154,77
15. Electricity, Gas & Water (a) Electricity Generation & Transmission	61	78,50	79,05	73	7,35	3,07
(b) Non-Conventional Energy	41	78,29	78,88	48	5,40	1,69
(c) Gas, Steam & Water Supply	4	8	4	2	5	5
16. Construction	16	13	13	23	1,89	1,33
III. TRANSPORT OPERATORS	175	5,28	4,86	289	46,65	37,98
IV. PROFESSIONAL AND OTHER SERVICES	15,675	99,92	74,25	10,727	93,62	67,82
V. PERSONAL LOANS	39,033	62,01	50,30	36,321	102,63	84,32
1. Loans for Purchase of Consumer Durables	72,155	179,56	157,40	94,456	314,29	266,49
2. Loans for Housing	4,329	6,27	5,11	5,469	8,41	6,35
3. Rest of the Personal Loans	6,531	39,63	34,29	13,399	112,60	96,62
V I. TRADE	61,295	133,66	118,00	75,588	193,28	163,52
1. Wholesale Trade	94,668	124,70	98,60	65,835	224,33	150,35
2. Retail Trade	7,049	39,61	31,95	5,386	91,41	51,59
VII. FINANCE	87,619	85,09	66,64	60,449	132,92	98,77
VIII. ALL OTHERS	186	14,31	12,96	388	62,01	48,61
TOTAL BANK CREDIT	30,945	91,59	77,16	29,638	170,56	155,18
OF WHICH :	8,83,866	2988,29	2529,66	5,30,658	3334,27	2579,08
1. Artisans & Village Industries	34,765	28,60	22,72	18,106	21,79	16,86
2. Other Small Scale Industries	10,720	289,78	226,82	18,996	710,00	528,65

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	29,642	114,46	93,12	13,585	188,81	154,26
1. Direct Finance	28,328	98,67	82,91	12,325	28,49	25,55
2. Indirect Finance	1,314	15,79	10,21	1,260	160,32	128,71
II. INDUSTRY	20,723	1216,93	972,53	34,511	6947,50	5280,76
1. Mining & Quarrying	126	6,50	5,39	141	10,18	9,19
2. Food Manufacturing and Processing	439	113,28	95,01	439	347,43	305,53
(a) Rice Mills, Flour and Dal Mills	38	7,04	5,75	105	13,45	9,93
(b) Sugar	4	2,23	2,03	1	-	-
(c) Edible Oils and Vanaspati	85	48,08	35,71	78	123,61	97,52
(d) Tea Processing	-	-	-	20	6,92	5,33
(e) Processing of Fruits & Vegetables	12	3,26	2,93	21	11,31	7,58
(f) Others	300	52,67	48,59	214	192,14	185,17
3. Beverage and Tobacco	40	4,21	3,87	59	12,22	5,23
4. Textiles	419	116,85	90,10	10,403	2340,99	1881,18
(a) Cotton Textiles	127	27,92	24,75	1,513	1225,40	976,58
(b) Jute Textiles	13	37	35	24	4,89	3,94
(c) Handloom Textiles & Khadi	4	3	2	59	7,38	6,08
(d) Other Textiles	275	88,54	64,98	8,807	1103,31	894,57
5. Paper, Paper Products and Printing	296	15,87	12,05	940	85,23	75,98
6. Leather and Leather Products	39	3,53	2,70	95	6,76	6,35
7. Rubber and Rubber Products	59	2,60	2,03	239	25,48	21,26
8. Chemicals and Chemical Products	1,127	259,65	207,22	3,996	1658,76	1132,04
(a) Heavy Industrial Chemicals	133	88,15	74,61	642	281,05	164,33

(b) Fertilizers	27	67,96	50,54	47	187,90	57,12
(c) Drugs and Pharmaceuticals	164	25,66	19,66	710	563,70	423,89
(d) Non-Edible Oils	17	1,23	93	43	19,73	14,07
(e) Other Chemicals & Chemical Products	786	76,65	61,48	2,554	606,37	472,62
9. Petroleum, Coal Products & Nuclear Fuels	52	8,79	7,49	319	60,53	38,07
10. Manufacture of Cement & Cement Products	97	32,74	24,00	139	93,98	59,60
11. Basic Metals & Metal Products	1,977	255,36	229,31	2,224	481,05	377,29
(a) Iron and Steel	601	187,75	171,38	824	277,40	236,18
(b) Non-Ferrous Metals	544	21,88	19,75	196	38,44	36,66
(c) Other Metal Products	832	45,73	38,18	1,204	165,21	104,45
12. Engineering	1,733	138,67	105,17	3,619	842,25	629,81
(a) Heavy Engineering	690	66,47	54,49	901	259,93	175,89
(b) Light Engineering	819	28,15	22,90	1,312	163,50	113,99
(c) Electrical Machinery & Goods	117	34,49	20,67	800	334,80	270,99
(d) Electronic Machinery & Goods	107	9,55	7,11	606	84,02	68,93
13. Vehicles, Vehicle Parts & Transport Equipments	239	26,51	18,44	490	78,62	59,86
14. Other Industries	13,864	197,65	141,64	10,574	511,12	378,09
15. Electricity, Gas & Water	43	14,57	9,23	186	313,43	233,32
(a) Electricity Generation & Transmission	24	5,68	5,38	152	310,97	231,29
(b) Non-Conventional Energy	3	56	56	12	44	36
(c) Gas, Steam & Water Supply	16	8,34	3,29	22	2,01	1,66
16. Construction	173	20,16	18,88	648	79,48	67,96
III. TRANSPORT OPERATORS	3,837	31,52	24,62	6,533	63,04	40,74
IV. PROFESSIONAL AND OTHER SERVICES	18,065	91,32	77,29	20,738	276,77	198,75
V. PERSONAL LOANS	77,171	228,48	200,45	1,41,060	663,73	546,54
1. Loans for Purchase of Consumer Durables	3,359	5,48	4,25	4,080	8,19	6,39
2. Loans for Housing	9,229	77,95	70,43	21,938	236,61	201,30
3. Rest of the Personal Loans	64,583	145,05	125,77	1,15,042	418,94	338,85
VI. TRADE	24,248	173,93	137,60	24,746	616,13	426,43
1. Wholesale Trade	1,912	103,51	83,20	5,566	456,44	308,45
2. Retail Trade	22,336	70,42	54,41	19,180	159,69	117,98
VII. FINANCE	294	37,78	29,99	1,104	575,49	468,39
VIII. ALL OTHERS	22,893	120,64	102,59	47,163	674,43	568,74
TOTAL BANK CREDIT	1,96,873	2015,07	1638,20	2,89,440	10005,89	7684,61
OF WHICH : 1. Artisans & Village Industries	5,178	6,25	4,84	2,118	18,73	15,66
2. Other Small Scale Industries	11,876	403,53	298,49	21,257	1703,64	1234,85