

**TABLE NO. 5.8 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SMALL BORROWAL ACCOUNTS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
March 2010**

**WESTERN REGION**

**STATE: GOA**

(Amount in ₹ Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8
<b>I. AGRICULTURE</b>	<b>10,944</b>	<b>42,30</b>	<b>10,255</b>	<b>50,22</b>	–	–	<b>21,199</b>	<b>92,52</b>
1. Direct Finance	9,140	37,06	9,519	48,42	–	–	18,659	85,48
2. Indirect Finance	1,804	5,24	736	1,79	–	–	2,540	7,04
<b>II. INDUSTRY</b>	<b>719</b>	<b>3,99</b>	<b>9,405</b>	<b>123,83</b>	–	–	<b>10,124</b>	<b>127,82</b>
<b>III. TRANSPORT OPERATORS</b>	<b>786</b>	<b>6,10</b>	<b>698</b>	<b>5,46</b>	–	–	<b>1,484</b>	<b>11,56</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,888</b>	<b>15,19</b>	<b>4,619</b>	<b>32,74</b>	–	–	<b>7,507</b>	<b>47,93</b>
<b>V. PERSONAL LOANS</b>	<b>20,344</b>	<b>105,88</b>	<b>65,188</b>	<b>282,27</b>	–	–	<b>85,532</b>	<b>388,15</b>
1. Loans for Housing	1,364	10,13	2,850	25,74	–	–	4,214	35,86
2. Loans for Purchase of Consumer Durables	810	3,38	1,558	6,48	–	–	2,368	9,86
3. Rest of the Personal Loans	18,170	92,37	60,780	250,05	–	–	78,950	342,42
<b>VI. TRADE</b>	<b>2,658</b>	<b>13,29</b>	<b>3,478</b>	<b>22,19</b>	–	–	<b>6,136</b>	<b>35,48</b>
1. Wholesale Trade	243	1,21	231	91	–	–	474	2,13
2. Retail Trade	2,415	12,08	3,247	21,28	–	–	5,662	33,35
<b>VII. FINANCE</b>	<b>56</b>	<b>32</b>	<b>84</b>	<b>55</b>	–	–	<b>140</b>	<b>87</b>
<b>VIII. ALL OTHERS</b>	<b>2,477</b>	<b>10,91</b>	<b>33,900</b>	<b>84,31</b>	–	–	<b>36,377</b>	<b>95,22</b>
<b>TOTAL BANK CREDIT</b>	<b>40,872</b>	<b>198,00</b>	<b>1,27,627</b>	<b>601,56</b>	–	–	<b>1,68,499</b>	<b>799,55</b>

**STATE: GUJARAT**

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8
<b>I. AGRICULTURE</b>	<b>8,36,638</b>	<b>3795,11</b>	<b>4,79,709</b>	<b>2383,41</b>	<b>78,078</b>	<b>408,87</b>	<b>13,94,425</b>	<b>6587,39</b>
1. Direct Finance	8,27,730	3763,61	4,75,272	2363,34	77,123	403,83	13,80,125	6530,79
2. Indirect Finance	8,908	31,50	4,437	20,06	955	5,04	14,300	56,60
<b>II. INDUSTRY</b>	<b>8,446</b>	<b>19,73</b>	<b>8,007</b>	<b>24,38</b>	<b>35,075</b>	<b>340,88</b>	<b>51,528</b>	<b>384,99</b>
<b>III. TRANSPORT OPERATORS</b>	<b>4,911</b>	<b>27,18</b>	<b>3,721</b>	<b>21,36</b>	<b>16,801</b>	<b>80,51</b>	<b>25,433</b>	<b>129,05</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>29,376</b>	<b>78,70</b>	<b>29,329</b>	<b>87,66</b>	<b>42,803</b>	<b>202,01</b>	<b>1,01,508</b>	<b>368,37</b>
<b>V. PERSONAL LOANS</b>	<b>99,424</b>	<b>482,00</b>	<b>1,57,670</b>	<b>754,21</b>	<b>5,71,643</b>	<b>2375,01</b>	<b>8,28,737</b>	<b>3611,22</b>
1. Loans for Housing	7,933	70,17	16,129	154,90	43,696	406,20	67,758	631,27
2. Loans for Purchase of Consumer Durables	3,420	9,64	4,616	13,79	10,146	33,50	18,182	56,93
3. Rest of the Personal Loans	88,071	402,18	1,36,925	585,51	5,17,801	1935,32	7,42,797	2923,02
<b>VI. TRADE</b>	<b>64,783</b>	<b>158,40</b>	<b>55,659</b>	<b>160,96</b>	<b>45,972</b>	<b>197,01</b>	<b>1,66,414</b>	<b>516,37</b>
1. Wholesale Trade	1,114	2,78	803	3,14	4,361	25,36	6,278	31,29
2. Retail Trade	63,669	155,61	54,856	157,82	41,611	171,65	1,60,136	485,08
<b>VII. FINANCE</b>	<b>4,932</b>	<b>9,55</b>	<b>2,106</b>	<b>3,49</b>	<b>1,154</b>	<b>2,54</b>	<b>8,192</b>	<b>15,58</b>
<b>VIII. ALL OTHERS</b>	<b>17,150</b>	<b>44,10</b>	<b>28,971</b>	<b>38,21</b>	<b>1,67,749</b>	<b>210,85</b>	<b>2,13,870</b>	<b>293,16</b>
<b>TOTAL BANK CREDIT</b>	<b>10,65,660</b>	<b>4614,77</b>	<b>7,65,172</b>	<b>3473,67</b>	<b>9,59,275</b>	<b>3817,70</b>	<b>27,90,107</b>	<b>11906,13</b>

**TABLE NO. 5.8 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SMALL BORROWAL ACCOUNTS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**  
**March 2010**

**WESTERN REGION**

**STATE: MAHARASHTRA**

(Amount in ₹ Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	1	2	3	4	5	6	7	8
<b>I. AGRICULTURE</b>	<b>10,51,168</b>	<b>4079,22</b>	<b>7,44,432</b>	<b>3036,20</b>	<b>2,40,907</b>	<b>977,69</b>	<b>20,36,507</b>	<b>8093,11</b>
1. Direct Finance	10,43,181	4038,35	7,37,252	3000,54	2,35,487	946,03	20,15,920	7984,92
2. Indirect Finance	7,987	40,87	7,180	35,65	5,420	31,66	20,587	108,19
<b>II. INDUSTRY</b>	<b>14,284</b>	<b>61,05</b>	<b>11,569</b>	<b>58,88</b>	<b>3,40,924</b>	<b>1747,22</b>	<b>3,66,777</b>	<b>1867,15</b>
<b>III. TRANSPORT OPERATORS</b>	<b>5,055</b>	<b>32,47</b>	<b>4,376</b>	<b>28,81</b>	<b>46,662</b>	<b>205,15</b>	<b>56,093</b>	<b>266,43</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>45,474</b>	<b>153,65</b>	<b>33,454</b>	<b>129,74</b>	<b>20,00,394</b>	<b>2723,57</b>	<b>20,79,322</b>	<b>3006,95</b>
<b>V. PERSONAL LOANS</b>	<b>2,21,098</b>	<b>1005,18</b>	<b>3,08,360</b>	<b>1477,81</b>	<b>145,26,941</b>	<b>14678,30</b>	<b>150,56,399</b>	<b>17161,29</b>
1. Loans for Housing	41,222	262,05	42,261	330,80	1,77,010	1581,79	2,60,493	2174,64
2. Loans for Purchase of Consumer Durables	14,371	58,34	14,322	53,63	29,919	110,31	58,612	222,29
3. Rest of the Personal Loans	1,65,505	684,79	2,51,777	1093,38	143,20,012	12986,20	147,37,294	14764,37
<b>VI. TRADE</b>	<b>95,585</b>	<b>355,11</b>	<b>96,033</b>	<b>378,14</b>	<b>2,09,655</b>	<b>1120,94</b>	<b>4,01,273</b>	<b>1854,19</b>
1. Wholesale Trade	2,762	10,36	1,060	4,96	44,985	572,45	48,807	587,77
2. Retail Trade	92,823	344,75	94,973	373,18	1,64,670	548,48	3,52,466	1266,42
<b>VII. FINANCE</b>	<b>9,234</b>	<b>23,08</b>	<b>6,041</b>	<b>15,49</b>	<b>18,021</b>	<b>42,66</b>	<b>33,296</b>	<b>81,22</b>
<b>VIII. ALL OTHERS</b>	<b>28,307</b>	<b>86,59</b>	<b>45,601</b>	<b>98,25</b>	<b>19,23,010</b>	<b>3048,50</b>	<b>19,96,918</b>	<b>3233,34</b>
<b>TOTAL BANK CREDIT</b>	<b>14,70,205</b>	<b>5796,34</b>	<b>12,49,866</b>	<b>5223,31</b>	<b>193,06,514</b>	<b>24544,03</b>	<b>220,26,585</b>	<b>35563,68</b>

**DADRA & NAGAR HAVELI**

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	1	2	3	4	5	6	7	8
<b>I. AGRICULTURE</b>	<b>492</b>	<b>1,43</b>	<b>385</b>	<b>1,28</b>	<b>-</b>	<b>-</b>	<b>877</b>	<b>2,71</b>
1. Direct Finance	486	1,43	380	1,24	-	-	866	2,67
2. Indirect Finance	6	-	5	3	-	-	11	4
<b>II. INDUSTRY</b>	<b>39</b>	<b>9</b>	<b>417</b>	<b>2,75</b>	<b>-</b>	<b>-</b>	<b>456</b>	<b>2,84</b>
<b>III. TRANSPORT OPERATORS</b>	<b>21</b>	<b>8</b>	<b>9</b>	<b>4</b>	<b>-</b>	<b>-</b>	<b>30</b>	<b>12</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>67</b>	<b>25</b>	<b>159</b>	<b>65</b>	<b>-</b>	<b>-</b>	<b>226</b>	<b>90</b>
<b>V. PERSONAL LOANS</b>	<b>231</b>	<b>1,74</b>	<b>1,944</b>	<b>7,94</b>	<b>-</b>	<b>-</b>	<b>2,175</b>	<b>9,68</b>
1. Loans for Housing	74	83	234	2,67	-	-	308	3,50
2. Loans for Purchase of Consumer Durables	14	3	28	11	-	-	42	15
3. Rest of the Personal Loans	143	88	1,682	5,15	-	-	1,825	6,03
<b>VI. TRADE</b>	<b>166</b>	<b>40</b>	<b>105</b>	<b>39</b>	<b>-</b>	<b>-</b>	<b>271</b>	<b>79</b>
1. Wholesale Trade	-	-	7	8	-	-	7	8
2. Retail Trade	166	40	98	31	-	-	264	71
<b>VII. FINANCE</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VIII. ALL OTHERS</b>	<b>20</b>	<b>5</b>	<b>2,310</b>	<b>64</b>	<b>-</b>	<b>-</b>	<b>2,330</b>	<b>70</b>
<b>TOTAL BANK CREDIT</b>	<b>1,036</b>	<b>4,05</b>	<b>5,329</b>	<b>13,69</b>	<b>-</b>	<b>-</b>	<b>6,365</b>	<b>17,74</b>

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SMALL BORROWAL ACCOUNTS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
March 2010**

**WESTERN REGION  
DAMAN & DIU**

(Amount in ₹ Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8
<b>I. AGRICULTURE</b>	–	–	148	61	–	–	148	61
1. Direct Finance	–	–	141	56	–	–	141	56
2. Indirect Finance	–	–	7	4	–	–	7	4
<b>II. INDUSTRY</b>	–	–	67	46	–	–	67	46
<b>III. TRANSPORT OPERATORS</b>	–	–	12	6	–	–	12	6
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	–	–	173	99	–	–	173	99
<b>V. PERSONAL LOANS</b>	–	–	2,034	8,90	–	–	2,034	8,90
1. Loans for Housing	–	–	197	1,85	–	–	197	1,85
2. Loans for Purchase of Consumer Durables	–	–	78	26	–	–	78	26
3. Rest of the Personal Loans	–	–	1,759	6,79	–	–	1,759	6,79
<b>VI. TRADE</b>	–	–	210	1,09	–	–	210	1,09
1. Wholesale Trade	–	–	–	–	–	–	–	–
2. Retail Trade	–	–	210	1,09	–	–	210	1,09
<b>VII. FINANCE</b>	–	–	3	1	–	–	3	1
<b>VIII. ALL OTHERS</b>	–	–	115	35	–	–	115	35
<b>TOTAL BANK CREDIT</b>	–	–	2,762	12,48	–	–	2,762	12,48

**SOUTHERN REGION  
STATE: ANDHRA PRADESH**

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8
<b>I. AGRICULTURE</b>	41,45,758	13583,50	24,31,329	9081,03	6,32,096	2955,03	72,09,183	25619,56
1. Direct Finance	40,20,241	13117,78	23,69,663	8753,76	5,99,212	2764,53	69,89,116	24636,06
2. Indirect Finance	1,25,517	465,72	61,666	327,28	32,884	190,50	2,20,067	983,49
<b>II. INDUSTRY</b>	34,285	141,87	50,229	104,22	41,347	281,42	1,25,861	527,51
<b>III. TRANSPORT OPERATORS</b>	8,636	39,00	5,302	25,56	12,133	72,87	26,071	137,43
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	61,541	205,77	41,492	148,63	60,999	307,13	1,64,032	661,52
<b>V. PERSONAL LOANS</b>	5,93,233	2417,27	7,44,542	3840,05	13,31,641	6984,08	26,69,416	13241,41
1. Loans for Housing	54,140	326,85	75,766	502,48	1,36,493	994,13	2,66,399	1823,47
2. Loans for Purchase of Consumer Durables	26,755	103,78	20,667	75,38	33,836	148,64	81,258	327,79
3. Rest of the Personal Loans	5,12,338	1986,64	6,48,109	3262,20	11,61,312	5841,31	23,21,759	11090,15
<b>VI. TRADE</b>	1,92,618	514,05	1,51,458	487,27	1,28,985	514,57	4,73,061	1515,89
1. Wholesale Trade	8,961	19,84	6,453	22,10	6,171	40,78	21,585	82,72
2. Retail Trade	1,83,657	494,21	1,45,005	465,17	1,22,814	473,79	4,51,476	1433,17
<b>VII. FINANCE</b>	2,65,325	1401,79	1,08,670	485,33	36,018	207,38	4,10,013	2094,50
<b>VIII. ALL OTHERS</b>	4,13,608	1393,98	3,15,370	1044,60	5,04,102	1140,08	12,33,080	3578,65
<b>TOTAL BANK CREDIT</b>	57,15,004	19697,23	38,48,392	15216,68	27,47,321	12462,56	123,10,717	47376,47