

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1999 (Part 22 of 32)**

WESTERN REGION

STATE : GOA

(Amount in Rupees Lakh)

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	2,901	16,27	12,31	6,736	49,47	41,70
1. Direct Finance	2,890	15,09	11,21	6,567	43,93	37,29
2. Indirect Finance	11	1,18	1,10	169	5,54	4,40
II. INDUSTRY	4,863	202,83	168,28	5,271	625,60	455,69
1. Mining & Quarrying	31	32,43	16,16	122	236,83	168,97
2. Food Manufacturing & Processing	22	4,50	3,38	229	33,81	19,20
(a) Rice Mills, Flour & Dal Mills	3	1,07	54	8	5	3
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	1	80	82	4	9	9
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	3	22	22	13	3,19	82
(f) Others	15	2,41	1,81	204	30,49	18,26
3. Beverage & Tobacco	25	2,41	1,69	80	15,83	11,86
4. Textiles	13	2,61	2,00	58	3,34	2,85
(a) Cotton Textiles	-	-	-	2	4	3
(b) Jute Textiles	-	-	-	1	3	1
(c) Handloom Textiles & Khadi	-	-	-	2	5	4
(d) Other Textiles	13	2,61	2,00	53	3,22	2,77
5. Paper, Paper Products & Printing	46	4,02	3,47	102	3,45	2,56
6. Leather & Leather Products	9	80	96	7	50	49
7. Rubber & Rubber Products	26	4,37	3,41	23	38	33
8. Chemicals & Chemical Products	60	19,86	14,13	219	116,21	85,46
(a) Heavy Industrial Chemicals	1	7	5	13	12,94	4,83
(b) Fertilisers	3	11,05	6,52	4	32,34	13,40
(c) Drugs & Pharmaceuticals	9	1,13	93	60	49,55	48,49
(d) Non-Edible Oils	-	-	-	3	9	6
(e) Other Chemicals & Chemical Products	47	7,61	6,63	139	21,29	18,69
9. Petroleum, Coal Products & Nuclear Fuels	2	15	7	9	33,15	22,05
10. Manufacture of Cement & Cement Products	9	66	58	30	5,55	5,64
11. Basic Metals & Metal Products	91	41,96	35,42	192	34,01	27,97
(a) Iron & Steel	27	35,70	30,29	51	27,10	23,21
(b) Non-Ferrous Metals	9	2,91	2,27	9	2,18	91
(c) Other Metal Products	55	3,35	2,86	132	4,74	3,85
12. Engineering	42	10,86	13,69	236	44,94	32,57
(a) Heavy Engineering	5	63	73	17	10,40	5,23
(b) Light Engineering	4	1,38	4,22	115	17,78	14,87
(c) Electrical Machinery & Goods	27	4,93	3,86	86	4,01	3,31
(d) Electronic Machinery &	6	3,92	4,88	18	12,75	9,16

	Goods						
13.	Vehicles, Vehicle Parts & Transport Equipments	25	36,25	36,50	86	21,43	18,04
14.	Other Industries	4,420	39,96	31,83	3,362	50,33	40,23
15.	Electricity, Gas & Water	8	33	31	8	3,21	2,52
	(a) Electricity Generation & Transmission	-	-	-	7	2,76	2,21
	(b) Non-Conventional Energy	-	-	-	-	-	-
	(c) Gas, Steam & Water Supply	8	33	31	1	45	31
16.	Construction	34	1,67	4,67	508	22,65	14,93
III.	TRANSPORT OPERATORS	959	17,74	10,40	4,201	77,18	57,22
IV.	PROFESSIONAL AND OTHER SERVICES	910	19,57	13,59	5,107	81,11	62,36
V.	PERSONAL LOANS	10,699	49,95	41,60	34,012	179,82	155,31
1.	Loans for Purchase of Consumer Durables	291	87	66	3,251	9,94	7,97
2.	Loans for Housing	1,108	18,42	15,86	4,336	39,34	34,75
3.	Rest of the Personal Loans	9,300	30,66	25,08	26,425	130,55	112,59
VI.	TRADE	1,753	39,70	27,97	6,423	81,63	58,79
1.	Wholesale Trade	156	25,18	16,86	391	29,31	17,31
2.	Retail Trade	1,597	14,52	11,11	6,032	52,32	41,48
VII.	FINANCE	12	19	13	75	28,57	27,36
VIII.	ALL OTHERS	3,431	18,64	14,46	15,012	83,28	59,47
TOTAL BANK CREDIT		25,528	364,89	288,74	76,837	1206,66	917,90
<i>OF WHICH:</i> 1. Artisans & Village Industries		550	1,27	95	829	3,18	2,74
2. Other Small Scale Industries		1,198	44,47	35,77	3,218	108,04	81,77

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	7	8	9	10	11	12
I. AGRICULTURE	-	-	-	-	-	-
1. Direct Finance	-	-	-	-	-	-
2. Indirect Finance	-	-	-	-	-	-
II. INDUSTRY	5	7,84	2,53	-	-	-
1. Mining & Quarrying	1	1,24	4	-	-	-
2. Food Manufacturing & Processing	-	-	-	-	-	-
(a) Rice Mills, Flour & Dal Mills	-	-	-	-	-	-
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	-	-	-	-	-	-
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-
(f) Others	-	-	-	-	-	-
3. Beverage & Tobacco	-	-	-	-	-	-
4. Textiles	-	-	-	-	-	-
(a) Cotton Textiles	-	-	-	-	-	-
(b) Jute Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	-	-	-
(d) Other Textiles	-	-	-	-	-	-
5. Paper, Paper Products & Printing	-	-	-	-	-	-
6. Leather & Leather Products	-	-	-	-	-	-
7. Rubber & Rubber Products	-	-	-	-	-	-
8. Chemicals & Chemical Products	1	60	20	-	-	-

(a) Heavy Industrial Chemicals	-	-	-	-	-	-
(b) Fertilisers	-	-	-	-	-	-
(c) Drugs & Pharmaceuticals	-	-	-	-	-	-
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	1	60	20	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-
10. Manufacture of Cement & Cement Products	-	-	-	-	-	-
11. Basic Metals & Metal Products	-	-	-	-	-	-
(a) Iron & Steel	-	-	-	-	-	-
(b) Non-Ferrous Metals	-	-	-	-	-	-
(c) Other Metal Products	-	-	-	-	-	-
12. Engineering	3	6,00	2,29	-	-	-
(a) Heavy Engineering	-	-	-	-	-	-
(b) Light Engineering	-	-	-	-	-	-
(c) Electrical Machinery & Goods	2	3,00	2,09	-	-	-
(d) Electronic Machinery & Goods	1	3,00	20	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	-	-	-	-	-	-
14. Other Industries	-	-	-	-	-	-
15. Electricity, Gas & Water	-	-	-	-	-	-
(a) Electricity Generation & Transmission	-	-	-	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16. Construction	-	-	-	-	-	-
III. TRANSPORT OPERATORS	-	-	-	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	2	1	1	-	-	-
V. PERSONAL LOANS	34	28	37	-	-	-
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	34	28	37	-	-	-
VI. TRADE	-	-	-	-	-	-
1. Wholesale Trade	-	-	-	-	-	-
2. Retail Trade	-	-	-	-	-	-
VII. FINANCE	-	-	-	-	-	-
VIII. ALL OTHERS	-	-	-	-	-	-
TOTAL BANK CREDIT	41	8,14	2,90	-	-	-
<i>OF WHICH:</i> 1. Artisans & Village Industries	-	-	-	-	-	-
2. Other Small Scale Industries	2	3,60	40	-	-	-

OCCUPATION	OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	13	14	15	16	17	18
I. AGRICULTURE	10	17	14	9,647	65,90	54,15
1. Direct Finance	10	17	14	9,467	59,18	48,65
2. Indirect Finance	-	-	-	180	6,72	5,51

II. INDUSTRY	1,634	165,72	121,73	11,773	1002,00	748,23
1. Mining & Quarrying	20	8,28	9,48	174	278,78	194,65
2. Food Manufacturing & Processing	10	11,72	10,68	261	50,03	33,27
(a) Rice Mills, Flour & Dal Mills	1	1	1	12	1,13	59
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	-	-	-	5	89	91
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	16	3,41	1,04
(f) Others	9	11,71	10,67	228	44,60	30,74
3. Beverage & Tobacco	4	15	13	109	18,40	13,69
4. Textiles	12	20,11	19,33	83	26,05	24,18
(a) Cotton Textiles	5	11,71	11,25	7	11,75	11,29
(b) Jute Textiles	-	-	-	1	3	1
(c) Handloom Textiles & Khadi	-	-	-	2	5	4
(d) Other Textiles	7	8,40	8,07	73	14,22	12,84
5. Paper, Paper Products & Printing	3	11	11	151	7,58	6,14
6. Leather & Leather Products	-	-	-	16	1,30	1,45
7. Rubber & Rubber Products	1	1	1	50	4,77	3,75
8. Chemicals & Chemical Products	18	21,31	19,83	298	157,98	119,62
(a) Heavy Industrial Chemicals	-	-	-	14	13,01	4,88
(b) Fertilisers	2	14,95	14,87	9	58,34	34,79
(c) Drugs & Pharmaceuticals	3	1,90	1,09	72	52,58	50,51
(d) Non-Edible Oils	1	2	2	4	11	8
(e) Other Chemicals & Chemical Products	12	4,43	3,85	199	33,94	29,36
9. Petroleum, Coal Products & Nuclear Fuels	1	7,10	7,10	12	40,40	29,21
10. Manufacture of Cement & Cement Products	2	2,32	2,32	41	8,53	8,54
11. Basic Metals & Metal Products	16	48,87	7,93	299	124,84	71,32
(a) Iron & Steel	11	48,45	7,50	89	111,25	61,00
(b) Non-Ferrous Metals	-	-	-	18	5,09	3,18
(c) Other Metal Products	5	42	43	192	8,50	7,14
12. Engineering	6	16,55	16,54	287	78,34	65,10
(a) Heavy Engineering	1	3,52	3,52	23	14,54	9,48
(b) Light Engineering	1	9,50	9,50	120	28,66	28,59
(c) Electrical Machinery & Goods	3	3	2	118	11,97	9,29
(d) Electronic Machinery & Goods	1	3,50	3,50	26	23,17	17,74
13. Vehicles, Vehicle Parts & Transport Equipments	24	9,45	9,42	135	67,12	63,96
14. Other Industries	1,412	11,11	11,01	9,194	101,40	83,07
15. Electricity, Gas & Water	-	-	-	16	3,53	2,83
(a) Electricity Generation & Transmission	-	-	-	7	2,76	2,21
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	9	78	63
16. Construction	105	8,65	7,84	647	32,97	27,45
III. TRANSPORT OPERATORS	154	1,80	1,44	5,314	96,73	69,05
IV. PROFESSIONAL AND OTHER SERVICES	253	54,92	52,22	6,272	155,61	128,17
V. PERSONAL LOANS	3,568	22,95	19,62	48,313	253,00	216,90
1. Loans for Purchase of Consumer Durables	163	84	69	3,705	11,65	9,32
2. Loans for Housing	141	3,96	3,54	5,585	61,72	54,15

3. Rest of the Personal Loans	3,264	18,15	15,38	39,023	179,63	153,43
VI. TRADE	369	6,82	5,97	8,545	128,15	92,72
1. Wholesale Trade	20	1,89	1,87	567	56,37	36,05
2. Retail Trade	349	4,94	4,09	7,978	71,78	56,68
VII. FINANCE	14	53,07	33,07	101	81,84	60,57
VIII. ALL OTHERS	1,531	26,47	15,09	19,974	128,40	89,02
TOTAL BANK CREDIT	7,533	331,93	249,27	1,09,939	1911,62	1458,82
<i>OF WHICH:</i> 1. Artisans & Village Industries	28	19	14	1,407	4,64	3,83
2. Other Small Scale Industries	82	9,27	6,92	4,500	165,38	124,86