

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2010**

WESTERN REGION  
STATE: GOA

(Amount in ₹ Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>11,554</b>	<b>87,13</b>	<b>71,19</b>	<b>11,208</b>	<b>141,17</b>	<b>125,25</b>
1. Direct Finance	9,677	76,70	62,74	10,382	120,23	108,21
2. Indirect Finance	1,877	10,43	8,45	826	20,94	17,04
<b>II. INDUSTRY</b>	<b>1,664</b>	<b>581,99</b>	<b>442,98</b>	<b>12,207</b>	<b>4137,86</b>	<b>2771,59</b>
1. Mining & Quarrying	35	10,47	6,26	173	1238,53	988,10
2. Food Manufacturing & Processing	218	28,94	18,23	1,070	263,76	208,50
(a) Rice Mills, Flour & Dal Mills	57	10,10	2,08	16	4,08	2,93
(b) Sugar	–	–	–	1	5	4
(c) Edible Oils & Vanaspati	3	8	3	6	1,25	1,11
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	3	17	11	8	1,54	1,24
(f) Others	155	18,59	16,00	1,039	256,84	203,18
3. Beverage & Tobacco	20	1,56	1,37	64	37,85	30,87
4. Textiles	108	18,42	17,80	134	14,61	12,82
(a) Cotton Textiles	10	63	59	5	4,20	4,19
(b) Jute & Other Natural Fibre Textiles	7	4	3	3	38	34
(c) Handloom Textiles & Khadi	6	3	3	15	63	51
(d) Other Textiles & Textile Products	85	17,72	17,15	111	9,40	7,78
5. Paper, Paper Products & Printing	77	8,54	6,33	329	65,24	57,25
6. Woods and Wood Products	56	1,19	94	82	4,99	3,67
7. Leather & Leather Products	3	1	1	12	94	38
8. Gems and Jewellery	5	4	3	17	1,09	37
9. Rubber & Plastic Products	37	2,44	1,85	140	23,81	20,50
10. Chemicals & Chemical Products	42	53,95	11,55	182	279,23	115,86
(a) Heavy Industrial Chemicals	–	–	–	18	7,19	5,34
(b) Fertilisers	1	35,00	–	2	152,79	12,79
(c) Drugs & Pharmaceuticals	7	8,24	6,08	46	86,08	78,15
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	34	10,71	5,46	116	33,17	19,57
11. Petroleum, Coal Products & Nuclear Fuels	–	–	–	5	28,76	21,81
12. Manufacture of Cement & Cement Products	18	90,51	83,01	85	9,38	5,98
13. Basic Metals & Metal Products	127	197,05	168,64	5,537	786,16	573,59
(a) Iron & Steel	25	106,61	92,32	110	542,97	362,64
(b) Non-Ferrous Metals	17	77,55	68,99	39	63,25	43,36
(c) Metal Products	85	12,89	7,34	5,388	179,94	167,60
14. Engineering	113	61,07	45,92	703	302,50	235,37
(a) Heavy Engineering	9	7,49	4,99	38	58,97	55,63
(b) Light Engineering	66	16,77	8,22	436	168,03	120,09
(c) Electrical Machinery & Goods	24	6,59	3,55	200	62,40	54,09
(d) Electronic Machinery & Goods	14	30,22	29,16	29	13,10	5,56
15. Vehicles, Vehicle Parts & Transport Equipments	86	43,55	34,61	140	382,48	98,97
16. Other Industries	375	9,36	6,84	2,399	209,64	127,63
17. Electricity, Gas & Water	1	20	1	22	71,90	46,05
(a) Electricity Generation & Transmission	–	–	–	3	29,18	13,38
(b) Non-Conventional Energy	–	–	–	5	37,84	28,88
(c) Gas, Steam & Water Supply	1	20	1	14	4,88	3,79
18. Construction	343	54,66	39,58	1,113	416,98	223,88
(a) Other than Infrastructure	246	40,97	30,78	589	159,63	113,75
(b) Infrastructure Construction	97	13,70	8,80	524	257,35	110,13
<b>III. TRANSPORT OPERATORS</b>	<b>2,712</b>	<b>167,66</b>	<b>108,85</b>	<b>5,112</b>	<b>549,31</b>	<b>386,72</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>4,292</b>	<b>237,57</b>	<b>206,75</b>	<b>7,540</b>	<b>777,81</b>	<b>549,76</b>
1. Professional Services	365	11,06	7,82	1,016	60,81	48,81
2. Tourism, Hotel & Restaurants	461	122,87	116,68	864	300,45	232,03
3. Recreation services	38	2,12	1,44	119	15,99	9,17
4. IT and Telecommunications	41	3,16	2,63	52	8,27	5,54
5. Others	3,387	98,35	78,18	5,489	392,29	254,20
<b>V. PERSONAL LOANS</b>	<b>31,917</b>	<b>777,35</b>	<b>605,05</b>	<b>97,344</b>	<b>2524,19</b>	<b>1926,20</b>
1. Housing	5,017	296,34	246,38	17,878	1391,72	1115,31
2. Consumer Durables	835	5,06	3,90	1,728	15,91	11,57
3. Vehicles	7,275	177,71	129,23	30,867	427,53	294,81
4. Education	1,168	40,19	34,09	2,519	80,64	60,11
5. Personal Credit Cards	665	5,64	2,82	2,426	26,50	11,03
6. Others	16,957	252,42	188,63	41,926	581,88	433,38
<b>VI. TRADE</b>	<b>3,639</b>	<b>93,75</b>	<b>71,89</b>	<b>6,831</b>	<b>824,75</b>	<b>653,40</b>
1. Wholesale Trade	313	8,31	5,94	635	291,15	230,07
2. Retail Trade	3,326	85,44	65,96	6,196	533,60	423,34
<b>VII. FINANCE</b>	<b>79</b>	<b>1,86</b>	<b>1,26</b>	<b>181</b>	<b>53,60</b>	<b>14,96</b>
<b>VIII. ALL OTHERS</b>	<b>2,596</b>	<b>24,25</b>	<b>20,06</b>	<b>34,866</b>	<b>311,38</b>	<b>187,04</b>
<b>TOTAL BANK CREDIT</b>	<b>58,453</b>	<b>1971,57</b>	<b>1528,03</b>	<b>1,75,289</b>	<b>9320,06</b>	<b>6614,92</b>

Note: There are no Urban and Metropolitan Centres in Goa