

**Table No. 5.6 – State and Bank Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2001**

**State : Goa**

WESTERN REGION		(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	
<b>I. AGRICULTURE</b>	<b>1,713</b>	<b>11,41</b>	<b>6,30</b>	<b>7,284</b>	<b>48,39</b>	<b>42,11</b>	
1. Direct Finance	1,700	10,63	5,82	7,204	44,80	38,85	
2. Indirect Finance	13	78	47	80	3,58	3,27	
<b>II. INDUSTRY</b>	<b>3,896</b>	<b>286,59</b>	<b>218,54</b>	<b>6,067</b>	<b>603,02</b>	<b>459,95</b>	
1. Mining & Quarrying	22	75,35	26,17	127	220,90	171,66	
2. Food Manufacturing & Processing	34	4,93	3,51	251	21,85	13,57	
(a) Rice Mills, Flour & Dal Mills	3	1,07	72	10	17	15	
(b) Sugar	-	-	-	2	30	37	
(c) Edible Oils & Vanaspati	2	90	1,08	5	36	35	
(d) Tea Processing	-	-	-	-	-	-	
(e) Processing of Fruits & Vegetables	3	19	14	13	2,64	1,25	
(f) Others	26	2,77	1,57	221	18,38	11,45	
3. Beverage & Tobacco	21	2,61	1,47	55	10,04	8,63	
4. Textiles	9	89	86	64	3,53	3,09	
(a) Cotton Textiles	-	-	-	3	5	4	
(b) Jute Textiles	-	-	-	-	-	-	
(c) Handloom Textiles & Khadi	-	-	-	-	-	-	
(d) Other Textiles	9	89	86	61	3,48	3,05	
5. Paper, Paper Products & Printing	46	4,02	3,42	120	6,38	5,40	
6. Leather & Leather Products	4	39	11	13	67	59	
7. Rubber & Rubber Products	20	3,53	1,87	27	50	44	
8. Chemicals & Chemical Products	61	29,24	25,13	230	114,52	69,53	
(a) Heavy Industrial Chemicals	-	-	-	5	77	54	
(b) Fertilisers	3	13,66	12,78	3	31,25	1,91	
(c) Drugs & Pharmaceuticals	7	98	88	57	54,65	45,45	
(d) Non-Edible Oils	-	-	-	3	9	7	
(e) Other Chemicals & Chemical Products	51	14,61	11,47	162	27,76	21,56	
9. Petroleum, Coal Products & Nuclear Fuels	2	23	15	4	61	57	
10. Manufacture of Cement & Cement Products	8	6,99	6,61	18	7,29	7,13	
11. Basic Metals & Metal Products	97	60,87	66,49	505	59,60	52,32	
(a) Iron & Steel	35	54,62	61,60	132	49,05	45,07	
(b) Non-Ferrous Metals	7	2,25	1,55	14	4,33	1,95	
(c) Other Metal Products	55	4,00	3,34	359	6,23	5,30	
12. Engineering	41	11,79	12,28	245	31,93	22,21	
(a) Heavy Engineering	2	45	39	11	4,10	1,57	
(b) Light Engineering	5	1,63	59	125	17,55	15,83	
(c) Electrical Machinery & Goods	25	4,83	6,01	90	2,60	1,95	
(d) Electronic Machinery & Goods	9	4,88	5,29	19	7,68	2,86	
13. Vehicles, Vehicle Parts & Transport Equipments	16	9,38	7,30	89	13,68	21,25	
14. Other Industries	3,474	72,29	59,91	3,183	76,52	56,58	
15. Electricity, Gas & Water	9	30	37	11	3,03	2,66	
(a) Electricity Generation & Transmission	1	5	3	7	2,00	2,11	
(b) Non-Conventional Energy	-	-	-	1	50	44	
(c) Gas, Steam & Water Supply	8	25	34	3	53	10	
16. Construction	32	3,79	2,89	1,125	31,98	24,33	
<b>III. TRANSPORT OPERATORS</b>	<b>674</b>	<b>15,25</b>	<b>9,64</b>	<b>2,984</b>	<b>58,61</b>	<b>43,04</b>	
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,537</b>	<b>46,68</b>	<b>23,80</b>	<b>5,598</b>	<b>172,54</b>	<b>134,03</b>	
<b>V. PERSONAL LOANS</b>	<b>14,480</b>	<b>87,99</b>	<b>72,33</b>	<b>39,507</b>	<b>245,83</b>	<b>216,58</b>	
1. Loans for Purchase of Consumer Durables	667	2,45	1,69	5,664	22,26	18,27	
2. Loans for Housing	3,081	38,95	32,49	5,993	67,96	61,04	
3. Rest of the Personal Loans	10,732	46,59	38,15	27,850	155,62	137,27	
<b>VI. TRADE</b>	<b>1,727</b>	<b>48,20</b>	<b>28,28</b>	<b>8,245</b>	<b>154,16</b>	<b>135,12</b>	
1. Wholesale Trade	185	29,84	12,75	510	78,84	71,16	

2. Retail Trade	1,542	18,36	15,53	7,735	75,32	63,96
<b>VII. FINANCE</b>	<b>8</b>	<b>5,15</b>	<b>4,21</b>	<b>22</b>	<b>4,40</b>	<b>3,41</b>
<b>VIII. ALLOTHERS</b>	<b>1,374</b>	<b>29,85</b>	<b>26,60</b>	<b>12,109</b>	<b>103,67</b>	<b>85,08</b>
<b>TOTAL BANK CREDIT</b>	<b>25,409</b>	<b>531,11</b>	<b>389,68</b>	<b>81,816</b>	<b>1390,62</b>	<b>1119,33</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	242	98	74	756	3,52	3,32
2. Other Small Scale Industries	2,137	48,82	38,94	2,315	98,71	74,26

**WESTERN REGION**

(Amount in Rupees Lakh)

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
<b>I. AGRICULTURE</b>	<b>4</b>	<b>57,65</b>	<b>8,75</b>	-	-	-
1. Direct Finance	1	5,00	5,00	-	-	-
2. Indirect Finance	3	52,65	3,75	-	-	-
<b>II. INDUSTRY</b>	<b>9</b>	<b>7,35</b>	<b>3,62</b>	-	-	-
1. Mining & Quarrying	-	-	-	-	-	-
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	2	1,60	-	-	-	-
(a) Heavy Industrial Chemicals	-	-	-	-	-	-
(b) Fertilisers	-	-	-	-	-	-
(c) Drugs & Pharmaceuticals	-	-	-	-	-	-
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	2	1,60	-	-	-	-
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	4	4,35	2,34	-	-	-
(a) Heavy Engineering	-	-	-	-	-	-
(b) Light Engineering	-	-	-	-	-	-
(c) Electrical Machinery & Goods	2	2,60	1,66	-	-	-
(d) Electronic Machinery & Goods	2	1,75	68	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	-	-	-	-	-	-
14. Other Industries	3	1,40	1,29	-	-	-
15. Electricity, Gas & Water	-	-	-	-	-	-
(a) Electricity Generation & Transmission	-	-	-	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16. Construction	-	-	-	-	-	-
<b>III. TRANSPORT OPERATORS</b>	-	-	-	-	-	-
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	-	-	-	-	-	-
<b>V. PERSONAL LOANS</b>	<b>90</b>	<b>2,45</b>	<b>2,45</b>	-	-	-
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	90	2,45	2,45	-	-	-
<b>VI. TRADE</b>	-	-	-	-	-	-
1. Wholesale Trade	-	-	-	-	-	-
2. Retail Trade	-	-	-	-	-	-
<b>VII. FINANCE</b>	-	-	-	-	-	-
<b>VIII. ALLOTHERS</b>	-	-	-	-	-	-

<b>TOTAL BANK CREDIT</b>	<b>103</b>	<b>67,45</b>	<b>14,83</b>	-	-	-
<i>OF WHICH:</i> 1. Artisans & Village Industries	-	-	-	-	-	-
2. Other Small Scale Industries	3	2,35	68	-	-	-

**WESTERN REGION**

(Amount in Rupees Lakh)

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
<b>I. AGRICULTURE</b>	<b>28</b>	<b>1,21</b>	<b>1,16</b>	<b>9,029</b>	<b>118,65</b>	<b>58,32</b>
1. Direct Finance	25	40	36	8,930	60,83	50,03
2. Indirect Finance	3	81	80	99	57,82	8,30
<b>II. INDUSTRY</b>	<b>451</b>	<b>126,00</b>	<b>122,35</b>	<b>10,423</b>	<b>1022,95</b>	<b>804,47</b>
1. Mining & Quarrying	11	14,60	13,96	160	310,85	211,79
2. Food Manufacturing & Processing	7	3,08	1,94	292	29,87	19,01
(a) Rice Mills, Flour & Dal Mills	-	-	-	13	1,24	87
(b) Sugar	-	-	-	2	30	37
(c) Edible Oils & Vanaspati	-	-	-	7	1,26	1,43
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	16	2,83	1,39
(f) Others	7	3,08	1,94	254	24,23	14,96
3. Beverage & Tobacco	8	75	66	84	13,40	10,76
4. Textiles	7	19,71	20,49	80	24,13	24,45
(a) Cotton Textiles	1	15,36	15,94	4	15,41	15,98
(b) Jute Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	-	-	-
(d) Other Textiles	6	4,35	4,55	76	8,72	8,46
5. Paper, Paper Products & Printing	3	4	2	169	10,43	8,83
6. Leather & Leather Products	-	-	-	17	1,05	70
7. Rubber & Rubber Products	-	-	-	47	4,02	2,31
8. Chemicals & Chemical Products	10	44,71	44,47	303	190,07	139,13
(a) Heavy Industrial Chemicals	1	80	80	6	1,57	1,34
(b) Fertilisers	2	40,25	40,01	8	85,16	54,70
(c) Drugs & Pharmaceuticals	4	3,17	3,15	68	58,80	49,48
(d) Non-Edible Oils	1	2	3	4	11	10
(e) Other Chemicals & Chemical Products	2	47	48	217	44,44	33,51
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	6	84	73
10. Manufacture of Cement & Cement Products	-	-	-	26	14,28	13,74
11. Basic Metals & Metal Products	12	18,64	17,46	614	139,11	136,27
(a) Iron & Steel	6	18,53	17,39	173	122,20	124,06
(b) Non-Ferrous Metals	-	-	-	21	6,58	3,50
(c) Other Metal Products	6	11	7	420	10,34	8,70
12. Engineering	11	1,65	1,46	301	49,71	38,30
(a) Heavy Engineering	1	16	16	14	4,71	2,12
(b) Light Engineering	4	16	16	134	19,35	16,58
(c) Electrical Machinery & Goods	6	1,33	1,14	123	11,35	10,76
(d) Electronic Machinery & Goods	-	-	-	30	14,31	8,84
13. Vehicles, Vehicle Parts & Transport Equipments	43	69	21	148	23,75	28,76
14. Other Industries	178	10,19	10,67	6,838	160,40	128,45
15. Electricity, Gas & Water	2	10	6	22	3,43	3,09
(a) Electricity Generation & Transmission	-	-	-	8	2,05	2,15
(b) Non-Conventional Energy	-	-	-	1	50	44
(c) Gas, Steam & Water Supply	2	10	6	13	89	50
16. Construction	159	11,84	10,95	1,316	47,60	38,17
<b>III. TRANSPORT OPERATORS</b>	<b>75</b>	<b>4,29</b>	<b>4,02</b>	<b>3,733</b>	<b>78,15</b>	<b>56,69</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>316</b>	<b>18,40</b>	<b>15,26</b>	<b>7,451</b>	<b>237,61</b>	<b>173,09</b>
<b>V. PERSONAL LOANS</b>	<b>5,209</b>	<b>47,19</b>	<b>41,57</b>	<b>59,286</b>	<b>383,47</b>	<b>332,92</b>
1. Loans for Purchase of Consumer Durables	362	1,84	1,50	6,693	26,55	21,46
2. Loans for Housing	474	13,05	11,61	9,548	119,95	105,13
3. Rest of the Personal Loans	4,373	32,31	28,46	43,045	236,96	206,34
<b>VI. TRADE</b>	<b>468</b>	<b>33,37</b>	<b>204,39</b>	<b>10,440</b>	<b>235,73</b>	<b>367,79</b>
1. Wholesale Trade	34	6,28	5,35	729	114,96	89,26
2. Retail Trade	434	27,09	199,04	9,711	120,77	278,53
<b>VII. FINANCE</b>	<b>10</b>	<b>43,43</b>	<b>23,11</b>	<b>40</b>	<b>52,98</b>	<b>30,73</b>
<b>VIII. ALLOTHERS</b>	<b>1,244</b>	<b>11,59</b>	<b>11,55</b>	<b>14,727</b>	<b>145,12</b>	<b>123,24</b>
<b>TOTAL BANK CREDIT</b>	<b>7,801</b>	<b>285,48</b>	<b>423,42</b>	<b>1,15,129</b>	<b>2274,66</b>	<b>1947,27</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	95	18	16	1,093	4,68	4,21

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2. Other Small Scale Industries	98	4,18	3,77	4,553	154,06	117,65
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