

**State : Goa**

**Table No. 5.7 – State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation  
March 2001**

WESTERN REGION		(Amount in Rupees Lakh)					
		RURAL			SEMI-URBAN		
OCCUPATION	No. of	Credit	Amount	No. of	Credit	Amount	
	Accounts	Limit Outstanding		Accounts	Limit Outstanding		
	1	2	3	4	5	6	
<b>I. AGRICULTURE</b>	<b>5,860</b>	<b>87,54</b>	<b>33,87</b>	<b>3,169</b>	<b>31,11</b>	<b>24,46</b>	
1. Direct Finance	5,823	32,95	27,91	3,107	27,88	22,11	
2. Indirect Finance	37	54,59	5,95	62	3,23	2,35	
<b>II. INDUSTRY</b>	<b>3,126</b>	<b>153,65</b>	<b>127,47</b>	<b>7,297</b>	<b>869,29</b>	<b>677,01</b>	
1. Mining & Quarrying	37	4,71	4,12	123	306,14	207,67	
2. Food Manufacturing & Processing	86	5,34	3,65	206	24,53	15,36	
(a) Rice Mills, Flour & Dal Mills	8	8	5	5	1,16	82	
(b) Sugar	—	—	—	2	30	37	
(c) Edible Oils & Vanaspati	1	34	34	6	93	1,10	
(d) Tea Processing	—	—	—	—	—	—	
(e) Processing of Fruits & Vegetables	2	8	5	14	2,75	1,34	
(f) Others	75	4,85	3,23	179	19,39	11,73	
3. Beverage & Tobacco	20	84	64	64	12,56	10,12	
4. Textiles	12	22	19	68	23,91	24,26	
(a) Cotton Textiles	—	—	—	4	15,41	15,98	
(b) Jute Textiles	—	—	—	—	—	—	
(c) Handloom Textiles & Khadi	—	—	—	—	—	—	
(d) Other Textiles	12	22	19	64	8,50	8,28	
5. Paper, Paper Products & Printing	53	4,26	3,65	116	6,17	5,18	
6. Leather & Leather Products	2	10	9	15	96	61	
7. Rubber & Rubber Products	3	1,09	24	44	2,94	2,07	
8. Chemicals & Chemical Products	39	59,15	55,83	264	130,92	83,30	
(a) Heavy Industrial Chemicals	2	12	12	4	1,45	1,22	
(b) Fertilisers	4	53,81	52,73	4	31,35	1,97	
(c) Drugs & Pharmaceuticals	5	2,35	2,08	63	56,45	47,40	
(d) Non-Edible Oils	—	—	—	4	11	10	
(e) Other Chemicals & Chemical Products	28	2,87	90	189	41,57	32,61	
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	6	84	73	
10. Manufacture of Cement & Cement Products	8	5,97	5,93	18	8,31	7,81	
11. Basic Metals & Metal Products	63	13,46	10,19	551	125,66	126,08	
(a) Iron & Steel	16	8,86	8,15	157	113,34	115,91	
(b) Non-Ferrous Metals	10	3,62	1,38	11	2,96	2,12	
(c) Other Metal Products	37	98	66	383	9,35	8,04	
12. Engineering	45	6,84	3,95	256	42,88	34,34	
(a) Heavy Engineering	3	17	15	11	4,54	1,97	
(b) Light Engineering	21	1,30	98	113	18,05	15,60	
(c) Electrical Machinery & Goods	15	3,16	1,84	108	8,19	8,93	
(d) Electronic Machinery & Goods	6	2,21	99	24	12,10	7,84	
13. Vehicles, Vehicle Parts & Transport Equipments	27	1,10	80	121	22,64	27,96	
14. Other Industries	1,796	41,10	30,32	5,042	119,30	98,13	
15. Electricity, Gas & Water	7	21	31	15	3,22	2,78	
(a) Electricity Generation & Transmission	—	—	—	8	2,05	2,15	
(b) Non-Conventional Energy	—	—	—	1	50	44	
(c) Gas, Steam & Water Supply	7	21	31	6	67	20	
16. Construction	928	9,27	7,56	388	38,33	30,61	
<b>III. TRANSPORT OPERATORS</b>	<b>1,974</b>	<b>30,69</b>	<b>21,46</b>	<b>1,759</b>	<b>47,47</b>	<b>35,24</b>	
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,989</b>	<b>49,41</b>	<b>27,12</b>	<b>4,462</b>	<b>188,21</b>	<b>145,97</b>	
<b>V. PERSONAL LOANS</b>	<b>23,647</b>	<b>120,76</b>	<b>106,14</b>	<b>35,639</b>	<b>262,71</b>	<b>226,79</b>	
1. Loans for Purchase of Consumer Durables	2,524	8,53	6,53	4,169	18,02	14,92	
2. Loans for Housing	2,886	35,78	31,59	6,662	84,17	73,54	
3. Rest of the Personal Loans	18,237	76,45	68,01	24,808	160,51	138,33	
<b>VI. TRADE</b>	<b>4,598</b>	<b>23,63</b>	<b>20,37</b>	<b>5,842</b>	<b>212,10</b>	<b>347,42</b>	
1. Wholesale Trade	223	3,74	2,70	506	111,22	86,56	
2. Retail Trade	4,375	19,89	17,67	5,336	100,89	260,86	
<b>VII. FINANCE</b>	<b>7</b>	<b>1,55</b>	<b>1,41</b>	<b>33</b>	<b>51,43</b>	<b>29,32</b>	
<b>VIII. ALL OTHERS</b>	<b>4,742</b>	<b>26,10</b>	<b>23,87</b>	<b>9,985</b>	<b>119,02</b>	<b>99,37</b>	
<b>TOTAL BANK CREDIT</b>	<b>46,943</b>	<b>493,32</b>	<b>361,70</b>	<b>68,186</b>	<b>1781,34</b>	<b>1585,57</b>	
<i>OF WHICH:</i> 1. Artisans & Village Industries	403	2,02	1,71	690	2,66	2,50	
2. Other Small Scale Industries	1,182	24,65	17,47	3,371	129,40	100,18	

**Note : There are no Urban and Metropolitan Centres in Goa.**

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