

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 2001

WESTERN REGION

STATE : GOA

(Amount in Rupees Lakh)

OCCUPATION		RURAL		SEMI-URBAN		URBAN/ METROPOLITAN		TOTAL	
		No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
		Accounts	Out- standing	Accounts	Out- standing	Accounts	Out- standing	Accounts	Out- standing
		1	2	3	4	5	6	7	8
I.	AGRICULTURE	5,612	11,59	2,960	6,09	—	—	8,572	17,67
	1. Direct Finance	5,598	11,52	2,923	5,93	—	—	8,521	17,44
	2. Indirect Finance	14	7	37	16	—	—	51	23
II.	INDUSTRY	2,575	7,53	5,486	15,64	—	—	8,061	23,17
III.	TRANSPORT OPERATORS	1,322	4,12	1,130	3,46	—	—	2,452	7,59
IV.	PROFESSIONAL AND OTHER SERVICES	2,793	7,89	3,834	13,14	—	—	6,627	21,03
V.	PERSONAL LOANS	22,424	64,95	32,660	117,94	—	—	55,084	182,90
	1. Loans for Purchase of Consumer Durables	2,478	5,41	4,026	11,09	—	—	6,504	16,50
	2. Loans for Housing	2,370	11,61	5,490	29,73	—	—	7,860	41,33
	3. Rest of the Personal Loans	17,576	47,94	23,144	77,12	—	—	40,720	125,06
VI.	TRADE	4,365	9,97	4,715	14,52	—	—	9,080	24,49
	1. Wholesale Trade	176	60	181	99	—	—	357	1,59
	2. Retail Trade	4,189	9,38	4,534	13,53	—	—	8,723	22,91
VII.	FINANCE	—	—	—	—	—	—	—	—
VIII.	ALL OTHERS	4,624	13,66	9,508	35,24	—	—	14,132	48,91
TOTAL BANK CREDIT		43,715	119,72	60,293	206,03	—	—	1,04,008	325,75
<i>OF WHICH:</i>		390	1,25	680	2,24	—	—	1,070	3,49
	1. Artisans & Village Industries								
	2. Other Small Scale Industries	1,000	3,80	2,628	7,00	—	—	3,628	10,79

STATE : GUJARAT

RURAL	SEMI-URBAN	URBAN/ METROPOLITAN	TOTAL
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OCCUPATION		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
I.	AGRICULTURE	5,35,569	1038,47	2,69,143	566,78	30,598	84,39	8,35,310	1689,64
	1. Direct Finance	5,32,806	1030,81	2,66,463	560,58	30,242	83,02	8,29,511	1674,41
	2. Indirect Finance	2,763	7,66	2,680	6,20	356	1,38	5,799	15,23
II.	INDUSTRY	32,368	49,99	37,142	90,86	85,885	195,59	1,55,395	336,45
III.	TRANSPORT OPERATORS	7,185	17,06	6,824	15,19	8,352	28,65	22,361	60,90
IV.	PROFESSIONAL AND OTHER SERVICES	21,552	34,64	27,818	60,60	34,474	99,00	83,844	194,24
V.	PERSONAL LOANS	1,12,921	281,90	1,43,699	403,11	3,39,466	1074,59	5,96,086	1759,61
	1. Loans for Purchase of Consumer Durables	10,595	18,45	10,312	18,84	16,497	37,40	37,404	74,69
	2. Loans for Housing	12,688	62,18	38,730	172,19	92,058	439,98	1,43,476	674,35
	3. Rest of the Personal Loans	89,638	201,27	94,657	212,08	2,30,911	597,21	4,15,206	1010,57
VI.	TRADE	43,088	66,28	41,380	86,69	56,574	177,65	1,41,042	330,62
	1. Wholesale Trade	3,018	5,17	4,279	10,63	10,870	43,89	18,167	59,69
	2. Retail Trade	40,070	61,11	37,101	76,05	45,704	133,76	1,22,875	270,92
VII.	FINANCE	44	25	67	10	33	5	144	41
VIII.	ALL OTHERS	18,256	45,58	34,683	69,62	1,03,290	438,53	1,56,229	553,72
TOTAL BANK CREDIT		7,70,983	1534,17	5,60,756	1292,95	6,58,672	2098,45	19,90,411	4925,57
<i>OF WHICH:</i>									
	1. Artisans & Village Industries	16,580	18,19	10,466	18,15	6,397	12,54	33,443	48,87
	2. Other Small Scale Industries	7,866	15,96	15,027	37,98	29,588	92,77	52,481	146,70

WESTERN REGION
STATE : MAHARASHTRA

(Amount in Rupees 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
I.	AGRICULTURE	7,63,757	1273,32	4,30,879	821,68	1,06,715	235,06	13,01,351	2330,06
	1. Direct Finance	7,55,215	1236,27	4,22,782	783,48	99,809	195,70	12,77,806	2215,45
	2. Indirect Finance	8,542	37,05	8,097	38,20	6,906	39,36	23,545	114,61
II.	INDUSTRY	42,989	106,09	36,735	117,27	2,61,882	692,31	3,41,606	915,68
III.	TRANSPORT OPERATORS	12,156	24,91	6,889	21,75	21,673	70,36	40,718	117,02

IV. PROFESSIONAL AND OTHER SERVICES	50,256	82,51	35,241	97,87	66,240	215,88	1,51,737	396,27
V. PERSONAL LOANS	2,11,640	498,31	2,41,967	694,54	11,60,376	3295,52	16,13,983	4488,37
1. Loans for Purchase of Consumer Durables	25,864	49,90	22,933	47,25	53,118	145,23	1,01,915	242,37
2. Loans for Housing	25,889	121,51	54,701	282,27	1,89,943	859,80	2,70,533	1263,57
3. Rest of the Personal Loans	1,59,887	326,91	1,64,333	365,02	9,17,315	2290,49	12,41,535	2982,43
VI. TRADE	99,808	158,95	63,452	138,38	1,83,477	379,52	3,46,737	676,85
1. Wholesale Trade	3,025	6,39	3,952	15,52	83,837	130,15	90,814	152,07
2. Retail Trade	96,783	152,56	59,500	122,85	99,640	249,37	2,55,923	524,78
VII. FINANCE	62	24	1	(..)	2,440	2,57	2,503	2,81
VIII. ALL OTHERS	30,682	58,50	32,331	147,18	1,85,869	686,81	2,48,882	892,50
TOTAL BANK CREDIT	12,11,350	2202,85	8,47,495	2038,67	19,88,672	5578,03	40,47,517	9819,55
<i>OF WHICH:</i>								
1. Artisans & Village Industries	16,493	27,44	9,800	20,28	15,013	31,52	41,306	79,24
2. Other Small Scale Industries	17,981	51,72	17,297	63,40	1,05,721	292,90	1,40,999	408,01

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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
I. AGRICULTURE	581	1,02	555	67	—	—	1,136	1,70
1. Direct Finance	541	94	555	67	—	—	1,096	1,62
2. Indirect Finance	40	8	—	—	—	—	40	8
II. INDUSTRY	142	52	121	38	—	—	263	90
III. TRANSPORT OPERATORS	43	19	56	22	—	—	99	41
IV. PROFESSIONAL AND OTHER SERVICES	167	51	144	49	—	—	311	1,00
V. PERSONAL LOANS	290	99	497	1,70	—	—	787	2,69
1. Loans for Purchase of Consumer Durables	—	—	29	8	—	—	29	8
2. Loans for Housing	7	2	65	34	—	—	72	36
3. Rest of the Personal Loans	283	97	403	1,29	—	—	686	2,25
VI. TRADE	21	8	231	80	—	—	252	88

1. Wholesale Trade	—	—	6	3	—	—	6	3
2. Retail Trade	21	8	225	77	—	—	246	85
VII. FINANCE	—	—	—	—	—	—	—	—
VIII. ALL OTHERS	—	—	243	98	—	—	243	98
TOTAL BANK CREDIT	1,244	3,31	1,847	5,26	—	—	3,091	8,56
<i>OF WHICH:</i>								
1. Artisans & Village Industries	72	22	20	2	—	—	92	24
2. Other Small Scale Industries	32	8	79	24	—	—	111	31

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(Amount in Rupees 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
I. AGRICULTURE		101	31	287	55	—	—	388	85
1. Direct Finance		88	30	287	55	—	—	375	85
2. Indirect Finance		13	(..)	—	—	—	—	13	(..)
II. INDUSTRY		1	(..)	179	81	—	—	180	82
III. TRANSPORT OPERATORS		5	1	206	43	—	—	211	44
IV. PROFESSIONAL AND OTHER SERVICES		1	(..)	330	1,05	—	—	331	1,05
V. PERSONAL LOANS		60	16	1,925	6,26	—	—	1,985	6,42
1. Loans for Purchase of Consumer Durables		9	4	178	56	—	—	187	59
2. Loans for Housing		3	2	261	1,31	—	—	264	1,32
3. Rest of the Personal Loans		48	10	1,486	4,39	—	—	1,534	4,50
VI. TRADE		86	20	569	1,11	—	—	655	1,32
1. Wholesale Trade		—	—	2	(..)	—	—	2	(..)
2. Retail Trade		86	20	567	1,11	—	—	653	1,31
VII. FINANCE		—	—	—	—	—	—	—	—
VIII. ALL OTHERS		17	2	357	79	—	—	374	82
TOTAL BANK CREDIT		271	71	3,853	11,00	—	—	4,124	11,71
<i>OF WHICH:</i>									
1. Artisans & Village Industries		—	—	46	13	—	—	46	13
2. Other Small Scale Industries		1	(..)	100	48	—	—	101	49