

**State: Goa**

**Table No.5.6 – State and Bank Group-wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation–March 2002**

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>1,667</b>	<b>10,65</b>	<b>5,66</b>	<b>6,377</b>	<b>72,98</b>	<b>36,05</b>
1. Direct Finance	1,661	9,95	5,14	5,691	37,69	31,40
2. Indirect Finance	6	70	52	686	35,29	4,65
<b>II. INDUSTRY</b>	<b>1,435</b>	<b>207,45</b>	<b>166,60</b>	<b>14,597</b>	<b>834,86</b>	<b>635,83</b>
1. Mining & Quarrying	29	63,17	59,75	117	287,58	229,14
2. Food Manufacturing & Processing	144	7,98	5,66	301	30,79	18,11
(a) Rice Mills, Flour & Dal Mills	10	1,12	91	19	49	46
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	3	91	1,23	5	5	3
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	6	1,10	54	13	1,20	1,13
(f) Others	125	4,86	2,98	264	29,06	16,49
3. Beverage & Tobacco	19	2,32	1,25	64	25,79	20,65
4. Textiles	48	1,68	1,60	104	4,77	3,54
(a) Cotton Textiles	—	—	—	12	2,59	1,92
(b) Jute & Other Natural Fibre Textiles	—	—	—	6	20	12
(c) Handloom Textiles & Khadi	2	3	1	2	8	8
(d) Other Textiles & Textile Products	46	1,65	1,59	84	1,89	1,42
5. Paper, Paper Products & Printing	79	4,13	3,37	106	5,84	4,85
6. Leather & Leather Products	8	82	77	11	60	46
7. Rubber & Plastic Products	184	9,62	7,28	92	17,94	7,77
8. Chemicals & Chemical Products	48	25,68	11,17	1,034	104,80	93,99
(a) Heavy Industrial Chemicals	—	—	—	22	4,34	2,85
(b) Fertilisers	2	19,56	5,82	3	33,08	33,59
(c) Drugs & Pharmaceuticals	15	1,10	92	929	50,67	45,71
(d) Non-Edible Oils	—	—	—	1	20	4
(e) Other Chemicals & Chemical Products	31	5,02	4,43	79	16,51	11,79
9. Petroleum, Coal Products & Nuclear Fuels	1	6	6	6	19,42	8,29
10. Manufacture of Cement & Cement Products	35	1,84	1,29	31	7,66	7,13
11. Basic Metals & Metal Products	185	67,14	53,33	383	160,89	107,96
(a) Iron & Steel	32	61,86	49,54	134	134,14	95,84
(b) Non-Ferrous Metals	5	2,06	1,37	11	19,51	5,90
(c) Metal Products	148	3,23	2,42	238	7,25	6,21
12. Engineering	57	8,76	10,26	232	45,75	27,56
(a) Heavy Engineering	1	5	4	35	3,08	2,53
(b) Light Engineering	11	4,00	6,92	78	14,65	12,75
(c) Electrical Machinery & Goods	33	2,26	2,03	82	4,60	4,15
(d) Electronic Machinery & Goods	12	2,45	1,27	37	23,43	8,13
13. Vehicles, Vehicle Parts & Transport Equipments	24	4,21	3,42	9,465	22,51	21,56
14. Other Industries	468	5,98	4,85	2,257	48,89	40,97
15. Electricity, Gas & Water	2	9	4	10	14,76	7,51
(a) Electricity Generation & Transmission	1	5	1	4	14,18	7,28
(b) Non-Conventional Energy	—	—	—	3	6	6

(c) Gas, Steam & Water Supply	1	4	3	3	52	17
16. Construction	104	3,96	2,49	384	36,89	36,35
<b>III. TRANSPORT OPERATORS</b>	<b>738</b>	<b>17,58</b>	<b>10,38</b>	<b>3,003</b>	<b>58,72</b>	<b>43,89</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>679</b>	<b>72,71</b>	<b>64,76</b>	<b>5,650</b>	<b>174,89</b>	<b>156,17</b>
<b>V. PERSONAL LOANS</b>	<b>12,594</b>	<b>116,50</b>	<b>93,34</b>	<b>43,195</b>	<b>312,35</b>	<b>259,41</b>
1. Loans for Purchase of Consumer Durables	673	3,12	1,85	3,811	15,50	11,64
2. Loans for Housing	1,681	45,47	37,65	3,525	70,48	64,25
3. Rest of the Personal Loans	10,240	67,91	53,84	35,859	226,37	183,52
<b>VI. TRADE</b>	<b>1,412</b>	<b>35,84</b>	<b>28,04</b>	<b>5,996</b>	<b>130,95</b>	<b>111,68</b>
1. Wholesale Trade	162	14,61	12,48	467	47,87	40,72
2. Retail Trade	1,250	21,23	15,56	5,529	83,08	70,96
<b>VII. FINANCE</b>	<b>7</b>	<b>5</b>	<b>5</b>	<b>702</b>	<b>24,14</b>	<b>21,41</b>
<b>VIII. ALL OTHERS</b>	<b>6,047</b>	<b>90,95</b>	<b>73,77</b>	<b>13,080</b>	<b>174,34</b>	<b>146,12</b>
<b>TOTAL BANK CREDIT</b>	<b>24,579</b>	<b>551,72</b>	<b>442,59</b>	<b>92,600</b>	<b>1783,24</b>	<b>1410,55</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	516	27,32	21,31	610	7,42	6,01
2. Other Small Scale Industries	569	16,11	12,90	2,176	120,79	84,25

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>	—	—	—	—	—	—
1. Direct Finance	—	—	—	—	—	—
2. Indirect Finance	—	—	—	—	—	—
<b>II. INDUSTRY</b>	<b>2</b>	<b>7,00</b>	<b>52</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 & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles & Textile Products	—	—	—	—	—	—
5. Paper, Paper Products & Printing	—	—	—	—	—	—
6. Leather & Leather Products	—	—	—	—	—	—
7. Rubber & Plastic Products	—	—	—	—	—	—
8. Chemicals & Chemical Products	2	7,00	52	—	—	—
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	2	7,00	52	—	—	—
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) Metal Products	—	—	—	—	—	—
12. Engineering	—	—	—	—	—	—

(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	—	—	—	—	—	—
(c) Electrical Machinery & Goods	—	—	—	—	—	—
(d) Electronic Machinery & Goods	—	—	—	—	—	—
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	—	—	—	—	—	—
<b>III. TRANSPORT OPERATORS</b>	—	—	—	—	—	—
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	—	—	—	—	—	—
<b>V. PERSONAL LOANS</b>	<b>125</b>	<b>3,73</b>	<b>3,73</b>	—	—	—
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	—	—	—	—	—	—
3. Rest of the Personal Loans	125	3,73	3,73	—	—	—
<b>VI. TRADE</b>	—	—	—	—	—	—
1. Wholesale Trade	—	—	—	—	—	—
2. Retail Trade	—	—	—	—	—	—
<b>VII. FINANCE</b>	—	—	—	—	—	—
<b>VIII. ALL OTHERS</b>	—	—	—	—	—	—
<b>TOTAL BANK CREDIT</b>	<b>127</b>	<b>10,73</b>	<b>4,25</b>	—	—	—
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	—	—	—
2. Other Small Scale Industries	2	7,00	52	—	—	—

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>39</b>	<b>2,23</b>	<b>22</b>	<b>8,083</b>	<b>85,86</b>	<b>41,93</b>
1. Direct Finance	32	16	13	7,384	47,80	36,67
2. Indirect Finance	7	2,07	9	699	38,06	5,26
<b>II. INDUSTRY</b>	<b>360</b>	<b>247,01</b>	<b>204,65</b>	<b>16,394</b>	<b>1296,32</b>	<b>1007,60</b>
1. Mining & Quarrying	12	22,69	16,81	158	373,44	305,71
2. Food Manufacturing & Processing	10	3,13	2,51	455	41,90	26,27
(a) Rice Mills, Flour & Dal Mills	—	—	—	29	1,60	1,37
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	2	1,60	80	10	2,55	2,05
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	19	2,30	1,67
(f) Others	8	1,53	1,71	397	35,45	21,18
3. Beverage & Tobacco	5	2,71	1,26	88	30,82	23,16
4. Textiles	10	29,15	29,87	162	35,60	35,01
(a) Cotton Textiles	6	24,85	25,41	18	27,44	27,33
(b) Jute & Other Natural Fibre Textiles	—	—	—	6	20	12
(c) Handloom Textiles & Khadi	—	—	—	4	11	9
(d) Other Textiles & Textile Products	4	4,30	4,46	134	7,85	7,47
5. Paper, Paper Products & Printing	7	22	13	192	10,18	8,35
6. Leather & Leather Products	—	—	—	19	1,42	1,22
7. Rubber & Plastic Products	1	37	45	277	27,93	15,49
8. Chemicals & Chemical Products	28	54,80	36,15	1,112	192,28	141,83
(a) Heavy Industrial Chemicals	1	80	80	23	5,14	3,65
(b) Fertilisers	3	16,96	16,85	8	69,60	56,27

(c) Drugs & Pharmaceuticals	11	26,26	10,00	955	78,04	56,63
(d) Non-Edible Oils	—	—	—	1	20	4
(e) Other Chemicals & Chemical Products	13	10,78	8,50	125	39,31	25,24
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	7	19,48	8,36
10. Manufacture of Cement & Cement Products	1	3	2	67	9,52	8,44
11. Basic Metals & Metal Products	20	78,87	73,79	588	306,90	235,07
(a) Iron & Steel	14	70,40	66,43	180	266,39	211,82
(b) Non-Ferrous Metals	3	5,96	5,96	19	27,52	13,23
(c) Metal Products	3	2,51	1,40	389	12,99	10,03
12. Engineering	31	16,23	17,38	320	70,74	55,20
(a) Heavy Engineering	3	2,65	2,52	39	5,78	5,09
(b) Light Engineering	7	47	40	96	19,11	20,07
(c) Electrical Machinery & Goods	18	9,42	9,46	133	16,27	15,64
(d) Electronic Machinery & Goods	3	3,69	5,00	52	29,57	14,40
13. Vehicles, Vehicle Parts & Transport Equipments	17	11,48	11,62	9,506	38,20	36,61
14. Other Industries	117	17,04	6,31	2,842	71,90	52,13
15. Electricity, Gas & Water	1	4	4	13	14,89	7,59
(a) Electricity Generation & Transmission	—	—	—	5	14,23	7,30
(b) Non-Conventional Energy	—	—	—	3	6	6
(c) Gas, Steam & Water Supply	1	4	4	5	59	23
16. Construction	100	10,27	8,32	588	51,12	47,16
<b>III. TRANSPORT OPERATORS</b>	<b>179</b>	<b>103,04</b>	<b>76,49</b>	<b>3,920</b>	<b>179,33</b>	<b>130,76</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>300</b>	<b>28,31</b>	<b>23,17</b>	<b>6,629</b>	<b>275,91</b>	<b>244,10</b>
<b>V. PERSONAL LOANS</b>	<b>5,495</b>	<b>45,37</b>	<b>37,01</b>	<b>61,409</b>	<b>477,95</b>	<b>393,49</b>
1. Loans for Purchase of Consumer Durables	230	98	83	4,714	19,60	14,32
2. Loans for Housing	575	8,78	7,40	5,781	124,73	109,30
3. Rest of the Personal Loans	4,690	35,61	28,78	50,914	333,63	269,87
<b>VI. TRADE</b>	<b>447</b>	<b>14,54</b>	<b>13,27</b>	<b>7,855</b>	<b>181,33</b>	<b>152,99</b>
1. Wholesale Trade	111	2,47	2,13	740	64,95	55,34
2. Retail Trade	336	12,07	11,13	7,115	116,38	97,65
<b>VII. FINANCE</b>	<b>11</b>	<b>41,52</b>	<b>21,31</b>	<b>720</b>	<b>65,71</b>	<b>42,77</b>
<b>VIII. ALL OTHERS</b>	<b>3,646</b>	<b>32,82</b>	<b>30,43</b>	<b>22,773</b>	<b>298,11</b>	<b>250,32</b>
<b>TOTAL BANK CREDIT</b>	<b>10,477</b>	<b>514,83</b>	<b>406,56</b>	<b>1,27,783</b>	<b>2860,52</b>	<b>2263,95</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	9	13	10	1,135	34,87	27,41
2. Other Small Scale Industries	149	26,45	21,99	2,896	170,35	119,66