

Goa

Table No.5.7—State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March 2002

WESTERN REGION		(Amount in Rupees Lakh)					
OCCUPATION		RURAL			SEMI-URBAN		
		No. of	Credit	Amount	No. of	Credit	Amount
		Accounts	Limit	Out	Accounts	Limit	Out
		standing			standing		
		1	2	3	4	5	6
I.	AGRICULTURE	6,159	58,83	24,02	1,924	27,03	17,91
	1. Direct Finance	5,761	25,42	20,69	1,623	22,39	15,98
	2. Indirect Finance	398	33,42	3,34	301	4,64	1,93
II.	INDUSTRY	1,966	164,47	114,90	14,428	1131,84	892,70
	1. Mining & Quarrying	34	3,17	2,92	124	370,27	302,79
	2. Food Manufacturing & Processing	179	7,28	5,02	276	34,62	21,24
	(a) Rice Mills, Flour & Dal Mills	14	11	6	15	1,50	1,30
	(b) Sugar	—	—	—	—	—	—
	(c) Edible Oils & Vanaspati	1	1	1	9	2,54	2,04
	(d) Tea Processing	—	—	—	—	—	—
	(e) Processing of Fruits & Vegetables	10	1,71	1,17	9	59	50
	(f) Others	154	5,46	3,78	243	29,99	17,40
	3. Beverage & Tobacco	29	13,66	9,64	59	17,16	13,51
	4. Textiles	50	6,50	6,40	112	29,10	28,60
	(a) Cotton Textiles	5	5,10	5,10	13	22,34	22,23
	(b) Jute & Other Natural Fibre Textiles	4	—	—	2	20	12
	(c) Handloom Textiles & Khadi	1	5	5	3	6	4
	(d) Other Textiles & Textile Products	40	1,35	1,26	94	6,50	6,21
	5. Paper, Paper Products & Printing	70	2,95	2,71	122	7,23	5,64
	6. Leather & Leather Products	7	21	11	12	1,21	1,11
	7. Rubber & Plastic Products	45	1,39	1,04	232	26,54	14,46
	8. Chemicals & Chemical Products	54	80,17	42,32	1,058	112,12	99,51
	(a) Heavy Industrial Chemicals	6	38	29	17	4,76	3,36
	(b) Fertilisers	2	34,46	21,16	6	35,14	35,10
	(c) Drugs & Pharmaceuticals	8	25,68	9,41	947	52,35	47,21
	(d) Non-Edible Oils	—	—	—	1	20	4
	(e) Other Chemicals & Chemical Products	38	19,65	11,45	87	19,66	13,79
	9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	7	19,48	8,36
	10. Manufacture of Cement & Cement Products	15	27	16	52	9,25	8,28
	11. Basic Metals & Metal Products	89	19,91	18,69	499	286,99	216,39
	(a) Iron & Steel	8	16,92	16,61	172	249,47	195,20
	(b) Non-Ferrous Metals	3	94	55	16	26,58	12,68
	(c) Metal Products	78	2,05	1,52	311	10,94	8,51
	12. Engineering	46	9,52	10,63	274	61,22	44,57
	(a) Heavy Engineering	9	2,95	2,82	30	2,83	2,27
	(b) Light Engineering	16	1,13	1,15	80	17,98	18,92
	(c) Electrical Machinery & Goods	16	1,36	1,34	117	14,91	14,30
	(d) Electronic Machinery & Goods	5	4,08	5,33	47	25,50	9,07
	13. Vehicles, Vehicle Parts & Transport Equipments	53	1,90	1,59	9,453	36,30	35,02
	14. Other Industries	1,115	10,80	7,87	1,727	61,10	44,26
	15. Electricity, Gas & Water	—	—	—	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	—	—	—	5	59	23
	16. Construction	180	6,75	5,79	408	44,37	41,37
III.	TRANSPORT OPERATORS	2,229	33,05	22,86	1,691	146,28	107,90

IV. PROFESSIONAL AND OTHER SERVICES	2,612	56,86	50,51	4,017	219,05	193,59
V. PERSONAL LOANS	22,869	147,90	122,46	38,540	330,05	271,02
1. Loans for Purchase of Consumer Durables	1,510	5,33	3,85	3,204	14,27	10,47
2. Loans for Housing	1,630	32,92	28,08	4,151	91,81	81,22
3. Rest of the Personal Loans	19,729	109,65	90,53	31,185	223,97	179,34
VI. TRADE	3,282	28,83	23,12	4,573	152,51	129,88
1. Wholesale Trade	178	5,22	4,23	562	59,73	51,12
2. Retail Trade	3,104	23,61	18,89	4,011	92,77	78,76
VII. FINANCE	135	2,69	2,34	585	63,01	40,43
VIII. ALL OTHERS	6,664	63,94	50,00	16,109	234,17	200,33
TOTAL BANK CREDIT	45,916	556,59	410,21	81,867	2303,93	1853,74
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	445	7,44	5,62	690	27,43	21,79
2. Other Small Scale Industries	980	45,60	34,15	1,916	124,75	85,51

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