

## Western Region

**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 2002**

WESTERN REGION		(Amount in Rupees Lakh)							
STATE : GOA		RURAL		SEMI-URBAN		URBAN/METROP		TOTAL	
OCCUPATION		OLITAN		OLITAN		OLITAN		OLITAN	
		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
<b>I. AGRICULTURE</b>		<b>5,951</b>	<b>11,96</b>	<b>1,728</b>	<b>4,63</b>	—	—	<b>7,679</b>	<b>16,59</b>
1.Direct Finance		5,581	10,80	1,454	4,04	—	—	7,035	14,84
2.Indirect Finance		370	1,16	274	59	—	—	644	1,75
<b>II. INDUSTRY</b>		<b>1,537</b>	<b>6,48</b>	<b>12,727</b>	<b>27,00</b>	—	—	<b>14,264</b>	<b>33,48</b>
<b>III. TRANSPORT OPERATORS</b>		<b>1,773</b>	<b>9,03</b>	<b>1,253</b>	<b>6,65</b>	—	—	<b>3,026</b>	<b>15,68</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>		<b>2,368</b>	<b>7,81</b>	<b>3,292</b>	<b>14,80</b>	—	—	<b>5,660</b>	<b>22,61</b>
<b>V. PERSONAL LOANS</b>		<b>21,184</b>	<b>67,27</b>	<b>34,877</b>	<b>135,17</b>	—	—	<b>56,061</b>	<b>202,44</b>
1.Loans for Purchase of Consumer Durables		1,480	3,10	3,138	8,45	—	—	4,618	11,55
2.Loans for Housing		1,126	9,11	2,811	27,08	—	—	3,937	36,19
3.Rest of the Personal Loans		18,578	55,07	28,928	99,64	—	—	47,506	154,70
<b>VI. TRADE</b>		<b>3,058</b>	<b>11,24</b>	<b>3,317</b>	<b>20,23</b>	—	—	<b>6,375</b>	<b>31,47</b>
1.Wholesale Trade		113	49	211	1,81	—	—	324	2,30
2.Retail Trade		2,945	10,75	3,106	18,42	—	—	6,051	29,16
<b>VII. FINANCE</b>		<b>97</b>	<b>53</b>	<b>332</b>	<b>2,85</b>	—	—	<b>429</b>	<b>3,37</b>
<b>VIII. ALL OTHERS</b>		<b>6,462</b>	<b>19,90</b>	<b>15,725</b>	<b>45,35</b>	—	—	<b>22,187</b>	<b>65,26</b>
<b>TOTAL BANK CREDIT</b>		<b>42,430</b>	<b>134,21</b>	<b>73,251</b>	<b>256,67</b>	—	—	<b>1,15,681</b>	<b>390,88</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries		370	78	403	1,27	—	—	773	2,05
2.Other Small Scale Industries		841	4,41	1,515	8,86	—	—	2,356	13,26

STATE : GUJARAT		(Amount in Rupees Lakh)							
OCCUPATION		RURAL		SEMI-URBAN		URBAN/METROP		TOTAL	
OCCUPATION		OLITAN		OLITAN		OLITAN		OLITAN	
		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
<b>I. AGRICULTURE</b>		<b>5,82,821</b>	<b>1174,49</b>	<b>2,55,844</b>	<b>600,44</b>	<b>26,949</b>	<b>96,44</b>	<b>8,65,614</b>	<b>1871,37</b>
1. Direct Finance		5,76,293	1160,47	2,51,989	589,95	26,469	93,72	8,54,751	1844,14
2. Indirect Finance		6,528	14,02	3,855	10,50	480	2,72	10,863	27,23
<b>II. INDUSTRY</b>		<b>35,619</b>	<b>52,63</b>	<b>28,477</b>	<b>72,97</b>	<b>91,153</b>	<b>191,53</b>	<b>1,55,249</b>	<b>317,13</b>
<b>III. TRANSPORT OPERATORS</b>		<b>9,098</b>	<b>28,73</b>	<b>7,522</b>	<b>24,98</b>	<b>6,965</b>	<b>22,78</b>	<b>23,585</b>	<b>76,49</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>		<b>18,035</b>	<b>30,05</b>	<b>20,783</b>	<b>53,47</b>	<b>28,475</b>	<b>83,80</b>	<b>67,293</b>	<b>167,32</b>
<b>V. PERSONAL LOANS</b>		<b>1,12,398</b>	<b>291,32</b>	<b>1,27,425</b>	<b>425,52</b>	<b>3,00,764</b>	<b>1098,97</b>	<b>5,40,587</b>	<b>1815,81</b>
1. Loans for Purchase of Consumer Durables		8,897	16,84	8,568	17,49	13,752	38,13	31,217	72,47
2.Loans for Housing		9,231	62,70	20,528	172,33	54,757	404,96	84,516	639,99
3.Rest of the Personal Loans		94,270	211,78	98,329	235,69	2,32,255	655,88	4,24,854	1103,35
<b>VI. TRADE</b>		<b>70,130</b>	<b>106,64</b>	<b>52,226</b>	<b>117,39</b>	<b>48,327</b>	<b>179,97</b>	<b>1,70,683</b>	<b>404,00</b>
1.Wholesale Trade		3,228	6,69	3,016	11,54	12,001	71,15	18,245	89,38
2.Retail Trade		66,902	99,95	49,210	105,85	36,326	108,82	1,52,438	314,62
<b>VII. FINANCE</b>		<b>803</b>	<b>3,19</b>	<b>1,581</b>	<b>5,72</b>	<b>2,234</b>	<b>14,80</b>	<b>4,618</b>	<b>23,71</b>
<b>VIII. ALL OTHERS</b>		<b>39,117</b>	<b>95,45</b>	<b>37,063</b>	<b>103,66</b>	<b>1,07,832</b>	<b>354,90</b>	<b>1,84,012</b>	<b>554,01</b>
<b>TOTAL BANK CREDIT</b>		<b>8,68,021</b>	<b>1782,49</b>	<b>5,30,921</b>	<b>1404,15</b>	<b>6,12,699</b>	<b>2043,19</b>	<b>20,11,641</b>	<b>5229,84</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries		20,148	22,86	10,734	17,63	5,396	13,30	36,278	53,79
2.Other Small Scale Industries		10,185	19,65	10,675	35,93	20,591	91,77	41,451	147,35

STATE : MAHARASHTRA		(Amount in Rupees Lakh)							
OCCUPATION		RURAL		SEMI-URBAN		URBAN/METROP		TOTAL	
OCCUPATION		OLITAN		OLITAN		OLITAN		OLITAN	
		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
<b>I. AGRICULTURE</b>		<b>7,60,233</b>	<b>1379,51</b>	<b>4,07,295</b>	<b>892,82</b>	<b>94,164</b>	<b>214,61</b>	<b>12,61,692</b>	<b>2486,94</b>
1.Direct Finance		7,41,728	1343,50	3,98,009	856,02	68,435	173,22	12,08,172	2372,75
2.Indirect Finance		18,505	36,00	9,286	36,80	25,729	41,39	53,520	114,19

<b>II. INDUSTRY</b>	<b>46,449</b>	<b>118,27</b>	<b>37,818</b>	<b>128,53</b>	<b>2,42,167</b>	<b>812,37</b>	<b>3,26,434</b>	<b>1059,17</b>
<b>III. TRANSPORT OPERATORS</b>	<b>12,130</b>	<b>47,94</b>	<b>11,723</b>	<b>49,98</b>	<b>28,117</b>	<b>98,18</b>	<b>51,970</b>	<b>196,10</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>44,928</b>	<b>94,87</b>	<b>32,995</b>	<b>108,53</b>	<b>54,808</b>	<b>214,09</b>	<b>1,32,731</b>	<b>417,48</b>
<b>V. PERSONAL LOANS</b>	<b>2,07,522</b>	<b>531,36</b>	<b>2,33,829</b>	<b>766,00</b>	<b>16,77,403</b>	<b>3704,16</b>	<b>21,18,754</b>	<b>5001,51</b>
1. Loans for Purchase of Consumer Durables	26,522	48,76	23,095	46,13	45,343	138,32	94,960	233,22
2. Loans for Housing	12,683	119,38	27,847	289,06	95,825	815,87	1,36,355	1224,31
3. Rest of the Personal Loans	1,68,317	363,22	1,82,887	430,81	15,36,235	2749,96	18,87,439	3543,99
<b>VI. TRADE</b>	<b>1,54,554</b>	<b>329,01</b>	<b>1,12,641</b>	<b>334,55</b>	<b>1,17,635</b>	<b>437,56</b>	<b>3,84,830</b>	<b>1101,12</b>
1. Wholesale Trade	3,957	11,20	5,096	20,32	17,119	70,33	26,172	101,85
2. Retail Trade	1,50,597	317,81	1,07,545	314,23	1,00,516	367,23	3,58,658	999,27
<b>VII. FINANCE</b>	<b>2,115</b>	<b>15,86</b>	<b>2,601</b>	<b>24,53</b>	<b>7,714</b>	<b>45,52</b>	<b>12,430</b>	<b>85,92</b>
<b>VIII. ALL OTHERS</b>	<b>91,085</b>	<b>214,03</b>	<b>82,282</b>	<b>252,25</b>	<b>2,14,037</b>	<b>718,24</b>	<b>3,87,404</b>	<b>1184,52</b>
<b>TOTAL BANK CREDIT</b>	<b>13,19,016</b>	<b>2730,85</b>	<b>9,21,184</b>	<b>2557,19</b>	<b>24,36,045</b>	<b>6244,71</b>	<b>46,76,245</b>	<b>11532,76</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	16,628	32,36	11,670	25,44	10,310	32,20	38,608	90,00
2. Other Small Scale Industries	21,834	64,19	18,494	69,59	82,103	295,31	1,22,431	429,09

#### DADRA & NAGAR HAVELI

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROP OLITAN		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
<b>I. AGRICULTURE</b>	<b>701</b>	<b>96</b>	<b>600</b>	<b>74</b>	—	—	<b>1,301</b>	<b>1,70</b>
1. Direct Finance	701	96	600	74	—	—	1,301	1,70
2. Indirect Finance	—	—	—	—	—	—	—	—
<b>II. INDUSTRY</b>	<b>93</b>	<b>23</b>	<b>192</b>	<b>68</b>	—	—	<b>285</b>	<b>90</b>
<b>III. TRANSPORT OPERATORS</b>	<b>37</b>	<b>30</b>	<b>96</b>	<b>76</b>	—	—	<b>133</b>	<b>1,05</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>74</b>	<b>34</b>	<b>94</b>	<b>24</b>	—	—	<b>168</b>	<b>58</b>
<b>V. PERSONAL LOANS</b>	<b>265</b>	<b>1,21</b>	<b>913</b>	<b>3,38</b>	—	—	<b>1,178</b>	<b>4,59</b>
1. Loans for Purchase of Consumer Durables	4	1	52	17	—	—	56	18
2. Loans for Housing	36	53	98	1,13	—	—	134	1,66
3. Rest of the Personal Loans	225	67	763	2,08	—	—	988	2,75
<b>VI. TRADE</b>	<b>263</b>	<b>76</b>	<b>323</b>	<b>1,22</b>	—	—	<b>586</b>	<b>1,98</b>
1. Wholesale Trade	—	—	5	2	—	—	5	2
2. Retail Trade	263	76	318	1,20	—	—	581	1,96
<b>VII. FINANCE</b>	—	—	—	—	—	—	—	—
<b>VIII. ALL OTHERS</b>	<b>187</b>	<b>93</b>	<b>703</b>	<b>2,73</b>	—	—	<b>890</b>	<b>3,65</b>
<b>TOTAL BANK CREDIT</b>	<b>1,620</b>	<b>4,73</b>	<b>2,921</b>	<b>9,73</b>	—	—	<b>4,541</b>	<b>14,46</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	35	14	32	6	—	—	67	21
2. Other Small Scale Industries	58	8	98	20	—	—	156	28

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(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROP OLITAN		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
<b>I. AGRICULTURE</b>	<b>144</b>	<b>26</b>	<b>285</b>	<b>53</b>	—	—	<b>429</b>	<b>80</b>
1. Direct Finance	144	26	285	53	—	—	429	80
2. Indirect Finance	—	—	—	—	—	—	—	—
<b>II. INDUSTRY</b>	<b>1</b>	<b>(..)</b>	<b>133</b>	<b>86</b>	—	—	<b>134</b>	<b>87</b>
<b>III. TRANSPORT OPERATORS</b>	<b>111</b>	<b>13</b>	<b>134</b>	<b>71</b>	—	—	<b>245</b>	<b>85</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	—	—	<b>122</b>	<b>75</b>	—	—	<b>122</b>	<b>75</b>
<b>V. PERSONAL LOANS</b>	<b>109</b>	<b>23</b>	<b>1,879</b>	<b>6,35</b>	—	—	<b>1,988</b>	<b>6,59</b>
1. Loans for Purchase of Consumer Durables	—	—	193	52	—	—	193	52
2. Loans for Housing	4	4	152	1,57	—	—	156	1,60
3. Rest of the Personal Loans	105	20	1,534	4,26	—	—	1,639	4,46
<b>VI. TRADE</b>	—	—	<b>480</b>	<b>1,42</b>	—	—	<b>480</b>	<b>1,42</b>
1. Wholesale Trade	—	—	2	2	—	—	2	2
2. Retail Trade	—	—	478	1,40	—	—	478	1,40
<b>VII. FINANCE</b>	—	—	<b>4</b>	<b>3</b>	—	—	<b>4</b>	<b>3</b>
<b>VIII. ALL OTHERS</b>	<b>6</b>	<b>(..)</b>	<b>902</b>	<b>2,36</b>	—	—	<b>908</b>	<b>2,37</b>
<b>TOTAL BANK CREDIT</b>	<b>371</b>	<b>64</b>	<b>3,939</b>	<b>13,01</b>	—	—	<b>4,310</b>	<b>13,66</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	34	8	—	—	34	8
2. Other Small Scale Industries	1	(..)	71	57	—	—	72	57