

**TABLE NO.57—STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2003**

WESTERN REGION

STATE: GOA

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>7,118</b>	<b>33,57</b>	<b>27,98</b>	<b>2,218</b>	<b>32,67</b>	<b>23,99</b>
1. Direct Finance	6,745	31,03	26,03	1,793	22,83	16,25
2. Indirect Finance	373	2,54	1,95	425	9,84	7,74
<b>II. INDUSTRY</b>	<b>2,083</b>	<b>196,43</b>	<b>153,66</b>	<b>15,299</b>	<b>2209,56</b>	<b>1011,39</b>
1. Mining & Quarrying	33	5,90	4,90	119	338,69	283,52
2. Food Manufacturing & Processing	97	4,57	3,40	246	34,84	18,69
(a) Rice Mills, Flour & Dal Mills	7	5	4	25	1,81	1,28
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	7	3,12	2,33
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	7	1,08	63	12	2,15	1,45
(f) Others	83	3,44	2,74	202	27,76	13,63
3. Beverage & Tobacco	31	13,64	11,62	68	16,96	15,07
4. Textiles	36	5,47	5,31	250	31,76	30,89
(a) Cotton Textiles	4	5,10	5,01	24	25,66	25,68
(b) Jute & Other Natural Fibre Textiles	—	—	—	135	64	58
(c) Handloom Textiles & Khadi	—	—	—	1	4	3
(d) Other Textiles & Textile Products	32	37	30	90	5,43	4,61
5. Paper, Paper Products & Printing	59	3,09	2,66	98	7,48	5,72
6. Leather & Leather Products	—	—	—	17	84	68
7. Rubber & Plastic Products	19	1,14	88	124	34,17	15,04
8. Chemicals & Chemical Products	50	88,99	67,36	1,159	141,10	128,09
(a) Heavy Industrial Chemicals	4	3,48	3,45	22	4,07	3,04
(b) Fertilisers	4	44,17	43,99	9	45,09	42,12
(c) Drugs & Pharmaceuticals	12	36,80	17,11	1,037	48,57	40,92
(d) Non-Edible Oils	—	—	—	1	20	4
(e) Other Chemicals & Chemical Products	30	4,54	2,81	90	43,16	41,97
9. Petroleum, Coal Products & Nuclear Fuels	2	2,53	2,53	7	22,98	10,49
10. Manufacture of Cement & Cement Products	7	15	10	54	9,75	9,06
11. Basic Metals & Metal Products	90	32,20	28,38	416	354,88	294,53
(a) Iron & Steel	31	26,55	23,68	97	250,28	227,51
(b) Non-Ferrous Metals	3	94	55	27	79,30	49,87
(c) Metal Products	56	4,71	4,15	292	25,30	17,15
12. Engineering	47	10,49	3,96	288	83,68	58,95
(a) Heavy Engineering	8	69	61	33	5,38	4,67
(b) Light Engineering	16	1,18	97	107	29,50	25,63
(c) Electrical Machinery & Goods	17	6,62	1,81	98	21,78	16,69
(d) Electronic Machinery & Goods	6	2,01	57	50	27,02	11,95
13. Vehicles, Vehicle Parts & Transport Equipments	108	2,35	1,86	9,418	1017,97	43,86
14. Other Industries	1,251	15,43	12,14	2,131	35,08	28,55
15. Electricity, Gas & Water	—	—	—	13	14,47	10,01
(a) Electricity Generation & Transmission	—	—	—	6	14,28	9,87
(b) Non-Conventional Energy	—	—	—	4	9	7
(c) Gas, Steam & Water Supply	—	—	—	3	11	8
16. Construction	253	10,49	8,63	891	64,90	58,23
<b>III. TRANSPORT OPERATORS</b>	<b>1,932</b>	<b>30,93</b>	<b>21,01</b>	<b>1,740</b>	<b>171,21</b>	<b>122,00</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,969</b>	<b>48,93</b>	<b>44,43</b>	<b>4,359</b>	<b>226,88</b>	<b>194,29</b>
<b>V. PERSONAL LOANS</b>	<b>22,678</b>	<b>165,03</b>	<b>136,36</b>	<b>42,351</b>	<b>446,58</b>	<b>370,67</b>
1. Loans for Purchase of Consumer Durables	1,554	5,81	4,22	2,574	13,23	8,99
2. Loans for Housing	3,565	57,12	49,50	6,750	172,98	150,16
3. Rest of the Personal Loans	17,559	102,10	82,63	33,027	260,37	211,52
<b>VI. TRADE</b>	<b>3,621</b>	<b>35,55</b>	<b>29,15</b>	<b>5,047</b>	<b>180,42</b>	<b>152,10</b>
1. Wholesale Trade	171	5,98	4,91	525	70,58	60,85
2. Retail Trade	3,450	29,58	24,24	4,522	109,84	91,25
<b>VII. FINANCE</b>	<b>183</b>	<b>2,64</b>	<b>2,34</b>	<b>589</b>	<b>24,55</b>	<b>21,57</b>
<b>VIII. ALL OTHERS</b>	<b>7,093</b>	<b>58,46</b>	<b>46,30</b>	<b>9,762</b>	<b>196,12</b>	<b>167,22</b>
<b>TOTAL BANK CREDIT</b>	<b>47,677</b>	<b>571,54</b>	<b>461,22</b>	<b>81,365</b>	<b>3487,98</b>	<b>2063,24</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	659	8,66	6,17	1,001	39,89	31,59
2. Other Small Scale Industries	819	23,39	18,26	1,895	140,11	98,86

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