

**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 2003**

WESTERN REGION  
STATE: GOA

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN METROPOLITAN		TOTAL	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	1	2	3	4	5	6	7	8
<b>I. AGRICULTURE</b>	<b>6,941</b>	<b>13,71</b>	<b>1,979</b>	<b>5,43</b>	—	—	<b>8,920</b>	<b>19,15</b>
1. Direct Finance	6,587	12,58	1,643	4,68	—	—	8,230	17,26
2. Indirect Finance	354	1,13	336	75	—	—	690	1,89
<b>II. INDUSTRY</b>	<b>1,556</b>	<b>7,91</b>	<b>13,457</b>	<b>28,84</b>	—	—	<b>15,013</b>	<b>36,75</b>
<b>III. TRANSPORT OPERATORS</b>	<b>1,526</b>	<b>8,23</b>	<b>1,310</b>	<b>6,64</b>	—	—	<b>2,836</b>	<b>14,87</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,702</b>	<b>8,93</b>	<b>3,593</b>	<b>15,60</b>	—	—	<b>6,295</b>	<b>24,53</b>
<b>V. PERSONAL LOANS</b>	<b>20,677</b>	<b>70,36</b>	<b>36,920</b>	<b>155,88</b>	—	—	<b>57,597</b>	<b>226,25</b>
1. Loans for Purchase of Consumer Durables	1,529	3,45	2,504	7,23	—	—	4,033	10,68
2. Loans for Housing	2,629	15,43	4,080	33,12	—	—	6,709	48,54
3. Rest of the Personal Loans	16,519	51,49	30,336	115,54	—	—	46,855	167,02
<b>VI. TRADE</b>	<b>3,309</b>	<b>13,30</b>	<b>3,661</b>	<b>23,10</b>	—	—	<b>6,970</b>	<b>36,40</b>
1. Wholesale Trade	82	80	149	1,31	—	—	231	2,12
2. Retail Trade	3,227	12,49	3,512	21,79	—	—	6,739	34,28
<b>VII. FINANCE</b>	<b>146</b>	<b>73</b>	<b>355</b>	<b>3,07</b>	—	—	<b>501</b>	<b>3,80</b>
<b>VIII. ALL OTHERS</b>	<b>6,895</b>	<b>23,54</b>	<b>9,333</b>	<b>31,90</b>	—	—	<b>16,228</b>	<b>55,45</b>
<b>TOTAL BANK CREDIT</b>	<b>43,752</b>	<b>146,73</b>	<b>70,608</b>	<b>270,46</b>	—	—	<b>1,14,360</b>	<b>417,19</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	586	2,40	684	3,08	—	—	1,270	5,48
2. Other Small Scale Industries	677	3,88	1,440	8,56	—	—	2,117	12,44

STATE: GUJARAT

OCCUPATION	RURAL		SEMI-URBAN		URBAN METROPOLITAN		TOTAL	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	1	2	3	4	5	6	7	8
<b>I. AGRICULTURE</b>	<b>5,79,584</b>	<b>1511,62</b>	<b>2,79,315</b>	<b>860,22</b>	<b>26,559</b>	<b>109,44</b>	<b>8,85,458</b>	<b>2481,28</b>
1. Direct Finance	5,74,155	1489,83	2,74,471	845,74	25,976	106,89	8,74,602	2442,47
2. Indirect Finance	5,429	21,78	4,844	14,48	583	2,54	10,856	38,81
<b>II. INDUSTRY</b>	<b>32,855</b>	<b>53,30</b>	<b>26,207</b>	<b>74,89</b>	<b>40,030</b>	<b>154,53</b>	<b>99,092</b>	<b>282,72</b>
<b>III. TRANSPORT OPERATORS</b>	<b>8,183</b>	<b>28,09</b>	<b>6,922</b>	<b>22,95</b>	<b>5,927</b>	<b>21,55</b>	<b>21,032</b>	<b>72,59</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>19,254</b>	<b>36,45</b>	<b>19,752</b>	<b>56,26</b>	<b>32,083</b>	<b>93,91</b>	<b>71,089</b>	<b>186,62</b>
<b>V. PERSONAL LOANS</b>	<b>1,05,545</b>	<b>320,33</b>	<b>1,28,798</b>	<b>499,43</b>	<b>2,82,164</b>	<b>1142,75</b>	<b>5,16,507</b>	<b>1962,51</b>
1. Loans for Purchase of Consumer Durables	8,489	22,48	9,570	24,76	12,833	39,16	30,892	86,40
2. Loans for Housing	8,975	72,00	20,979	184,48	45,343	396,22	75,297	652,70
3. Rest of the Personal Loans	88,081	225,85	98,249	290,19	2,23,988	707,38	4,10,318	1223,41
<b>VI. TRADE</b>	<b>67,425</b>	<b>116,93</b>	<b>50,524</b>	<b>126,93</b>	<b>36,606</b>	<b>134,18</b>	<b>1,54,555</b>	<b>378,05</b>
1. Wholesale Trade	2,376	6,31	1,916	10,33	3,096	16,32	7,388	32,95
2. Retail Trade	65,049	110,63	48,608	116,60	33,510	117,87	1,47,167	345,10
<b>VII. FINANCE</b>	<b>691</b>	<b>3,18</b>	<b>1,623</b>	<b>6,98</b>	<b>2,459</b>	<b>16,62</b>	<b>4,773</b>	<b>26,78</b>
<b>VIII. ALL OTHERS</b>	<b>40,999</b>	<b>113,14</b>	<b>34,869</b>	<b>102,46</b>	<b>77,188</b>	<b>263,52</b>	<b>1,53,056</b>	<b>479,12</b>
<b>TOTAL BANK CREDIT</b>	<b>8,54,536</b>	<b>2183,05</b>	<b>5,48,010</b>	<b>1750,11</b>	<b>5,03,016</b>	<b>1936,50</b>	<b>19,05,562</b>	<b>5869,66</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	18,490	22,35	12,098	23,59	4,678	12,61	35,266	58,55
2. Other Small Scale Industries	10,539	20,49	10,037	36,26	18,421	94,73	38,997	151,49

**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 2003**

WESTERN REGION

STATE: MAHARASHTRA

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN METROPOLITAN		TOTAL	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	1	2	3	4	5	6	7	8
<b>I. AGRICULTURE</b>	<b>7,31,504</b>	<b>1510,56</b>	<b>3,70,972</b>	<b>935,02</b>	<b>85,683</b>	<b>218,59</b>	<b>11,88,159</b>	<b>2664,16</b>
1. Direct Finance	7,11,406	1472,50	3,60,106	889,69	58,187	174,66	11,29,699	2536,85
2. Indirect Finance	20,098	38,05	10,866	45,33	27,496	43,93	58,460	127,31
<b>II. INDUSTRY</b>	<b>39,128</b>	<b>113,58</b>	<b>37,918</b>	<b>133,36</b>	<b>1,91,945</b>	<b>510,03</b>	<b>2,68,991</b>	<b>756,97</b>
<b>III. TRANSPORT OPERATORS</b>	<b>12,066</b>	<b>58,14</b>	<b>11,231</b>	<b>51,48</b>	<b>22,753</b>	<b>91,42</b>	<b>46,050</b>	<b>201,03</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>48,855</b>	<b>111,31</b>	<b>46,799</b>	<b>124,00</b>	<b>55,858</b>	<b>230,15</b>	<b>1,51,512</b>	<b>465,46</b>
<b>V. PERSONAL LOANS</b>	<b>2,11,111</b>	<b>583,06</b>	<b>2,30,615</b>	<b>833,15</b>	<b>19,58,464</b>	<b>4528,30</b>	<b>24,00,190</b>	<b>5944,51</b>
1. Loans for Purchase of Consumer Durables	24,220	47,45	21,125	46,54	44,256	156,04	89,601	250,03
2. Loans for Housing	28,537	170,69	52,783	375,06	1,12,757	944,20	1,94,077	1489,96
3. Rest of the Personal Loans	1,58,354	364,91	1,56,707	411,55	18,01,451	3428,06	21,16,512	4204,52
<b>VI. TRADE</b>	<b>1,53,787</b>	<b>367,50</b>	<b>1,22,086</b>	<b>369,28</b>	<b>1,13,316</b>	<b>451,89</b>	<b>3,89,189</b>	<b>1188,68</b>
1. Wholesale Trade	5,029	14,01	3,995	17,96	12,119	50,79	21,143	82,77
2. Retail Trade	1,48,758	353,49	1,18,091	351,32	1,01,197	401,10	3,68,046	1105,90
<b>VII. FINANCE</b>	<b>2,439</b>	<b>19,47</b>	<b>2,588</b>	<b>27,75</b>	<b>12,093</b>	<b>64,19</b>	<b>17,120</b>	<b>111,41</b>
<b>VIII. ALL OTHERS</b>	<b>1,10,567</b>	<b>255,41</b>	<b>1,09,627</b>	<b>327,38</b>	<b>2,82,301</b>	<b>1049,63</b>	<b>5,02,495</b>	<b>1632,42</b>
<b>TOTAL BANK CREDIT</b>	<b>13,09,457</b>	<b>3019,01</b>	<b>9,31,836</b>	<b>2801,41</b>	<b>27,22,413</b>	<b>7144,21</b>	<b>49,63,706</b>	<b>12964,64</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	14,570	33,31	12,721	39,45	8,147	27,53	35,438	100,30
2. Other Small Scale Industries	18,214	59,23	19,388	65,63	74,443	280,96	1,12,045	405,83

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OCCUPATION	RURAL		SEMI-URBAN		URBAN METROPOLITAN		TOTAL	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	1	2	3	4	5	6	7	8
<b>I. AGRICULTURE</b>	<b>741</b>	<b>96</b>	<b>691</b>	<b>74</b>	<b>—</b>	<b>—</b>	<b>1,432</b>	<b>1,70</b>
1. Direct Finance	741	96	690	74	—	—	1,431	1,70
2. Indirect Finance	—	—	1	(.)	—	—	1	(.)
<b>II. INDUSTRY</b>	<b>106</b>	<b>41</b>	<b>107</b>	<b>36</b>	<b>—</b>	<b>—</b>	<b>213</b>	<b>78</b>
<b>III. TRANSPORT OPERATORS</b>	<b>40</b>	<b>29</b>	<b>83</b>	<b>58</b>	<b>—</b>	<b>—</b>	<b>123</b>	<b>88</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>119</b>	<b>41</b>	<b>300</b>	<b>91</b>	<b>—</b>	<b>—</b>	<b>419</b>	<b>1,32</b>
<b>V. PERSONAL LOANS</b>	<b>456</b>	<b>2,73</b>	<b>746</b>	<b>3,75</b>	<b>—</b>	<b>—</b>	<b>1,202</b>	<b>6,48</b>
1. Loans for Purchase of Consumer Durables	65	22	60	24	—	—	125	46
2. Loans for Housing	42	58	156	1,84	—	—	198	2,42
3. Rest of the Personal Loans	349	1,93	530	1,67	—	—	879	3,60
<b>VI. TRADE</b>	<b>266</b>	<b>80</b>	<b>265</b>	<b>95</b>	<b>—</b>	<b>—</b>	<b>531</b>	<b>1,74</b>
1. Wholesale Trade	—	—	10	4	—	—	10	4
2. Retail Trade	266	80	255	90	—	—	521	1,70
<b>VII. FINANCE</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>VIII. ALL OTHERS</b>	<b>—</b>	<b>—</b>	<b>737</b>	<b>201</b>	<b>—</b>	<b>—</b>	<b>737</b>	<b>201</b>
<b>TOTAL BANK CREDIT</b>	<b>1,728</b>	<b>5,61</b>	<b>2,929</b>	<b>9,30</b>	<b>—</b>	<b>—</b>	<b>4,657</b>	<b>14,91</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	29	11	28	6	—	—	57	17
2. Other Small Scale Industries	77	30	61	19	—	—	138	49

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WESTERN REGION  
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(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		TOTAL	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	1	2	3	4	5	6	7	8
<b>I. AGRICULTURE</b>	<b>80</b>	<b>23</b>	<b>799</b>	<b>257</b>	—	—	<b>879</b>	<b>280</b>
1. Direct Finance	80	23	799	257	—	—	879	280
2. Indirect Finance	—	—	—	—	—	—	—	—
<b>II. INDUSTRY</b>	<b>2</b>	<b>(..)</b>	<b>182</b>	<b>84</b>	—	—	<b>184</b>	<b>85</b>
<b>III. TRANSPORT OPERATORS</b>	<b>1</b>	<b>(..)</b>	<b>145</b>	<b>88</b>	—	—	<b>146</b>	<b>89</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>34</b>	<b>12</b>	<b>147</b>	<b>87</b>	—	—	<b>181</b>	<b>99</b>
<b>V. PERSONAL LOANS</b>	<b>74</b>	<b>20</b>	<b>1,987</b>	<b>7,93</b>	—	—	<b>2,061</b>	<b>8,13</b>
1. Loans for Purchase of Consumer Durables	5	(..)	234	77	—	—	239	78
2. Loans for Housing	2	1	189	1,78	—	—	191	1,79
3. Rest of the Personal Loans	67	18	1,564	5,38	—	—	1,631	5,56
<b>VI. TRADE</b>	<b>16</b>	<b>8</b>	<b>429</b>	<b>2,10</b>	—	—	<b>445</b>	<b>2,18</b>
1. Wholesale Trade	—	—	8	7	—	—	8	7
2. Retail Trade	16	8	421	2,03	—	—	437	2,11
<b>VII. FINANCE</b>	—	—	<b>3</b>	<b>2</b>	—	—	<b>3</b>	<b>2</b>
<b>VIII. ALL OTHERS</b>	—	—	<b>449</b>	<b>1,51</b>	—	—	<b>449</b>	<b>1,51</b>
<b>TOTAL BANK CREDIT</b>	<b>207</b>	<b>64</b>	<b>4,141</b>	<b>16,73</b>	—	—	<b>4,348</b>	<b>17,36</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	32	7	—	—	32	7
2. Other Small Scale Industries	1	(..)	74	55	—	—	75	55