

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

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
I. AGRICULTURE	6,206	35,27	28,27	3,037	63,06	43,56
1. Direct Finance	5,890	32,90	26,83	2,471	57,49	39,25
2. Indirect Finance	316	2,37	1,44	566	5,57	4,30
II. INDUSTRY	1,691	231,73	206,22	3,399	1363,49	984,37
1. Mining & Quarrying	35	3,56	2,54	114	303,75	219,09
2. Food Manufacturing & Processing	91	6,09	3,19	198	31,81	18,96
(a) Rice Mills, Flour & Dal Mills	6	3	2	16	2,63	1,88
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	–	–	–	2	10	2
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	8	1,72	85	8	36	25
(f) Others	77	4,33	2,33	172	28,72	16,81
3. Beverage & Tobacco	29	13,79	9,69	63	10,47	8,86
4. Textiles	18	1,66	1,14	258	25,99	24,92
(a) Cotton Textiles	2	1,39	92	7	18,83	18,78
(b) Jute & Other Natural Fibre Textiles	1	–	–	174	95	72
(c) Handloom Textiles & Khadi	2	–	–	7	7	7
(d) Other Textiles & Textile Products	13	27	22	70	6,13	5,35
5. Paper, Paper Products & Printing	73	9,31	6,73	117	27,50	14,24
6. Leather & Leather Products	1	–	–	21	1,28	1,12
7. Rubber & Plastic Products	9	1,18	1,00	95	20,82	18,00
8. Chemicals & Chemical Products	44	115,84	114,08	161	164,97	127,40
(a) Heavy Industrial Chemicals	4	2,66	3,40	22	7,23	5,90
(b) Fertilisers	4	105,15	104,03	14	66,05	63,32
(c) Drugs & Pharmaceuticals	4	15	13	40	66,16	38,47
(d) Non-Edible Oils	–	–	–	1	20	–
(e) Other Chemicals & Chemical Products	32	7,87	6,53	84	25,33	19,71
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	9	51,19	24,81
10. Manufacture of Cement & Cement Products	7	11	9	34	9,36	7,59
11. Basic Metals & Metal Products	88	18,41	16,06	365	329,42	277,52
(a) Iron & Steel	23	11,64	11,06	89	194,11	165,91
(b) Non-Ferrous Metals	6	2,46	2,07	23	87,07	69,11
(c) Metal Products	59	4,31	2,94	253	48,25	42,50
12. Engineering	152	31,11	28,87	279	96,70	59,15
(a) Heavy Engineering	6	34	26	30	17,45	8,08
(b) Light Engineering	59	58	49	81	36,38	29,31
(c) Electrical Machinery & Goods	69	23,45	22,76	109	16,78	11,12
(d) Electronic Machinery & Goods	18	6,74	5,36	59	26,09	10,64
13. Vehicles, Vehicle Parts & Transport Equipments	48	1,71	99	123	39,44	22,89
14. Other Industries	840	14,04	10,62	1,011	83,85	54,86
15. Electricity, Gas & Water	3	10	10	20	22,44	2,87
(a) Electricity Generation & Transmission	1	4	4	7	21,33	2,24
(b) Non-Conventional Energy	–	–	–	3	7	3
(c) Gas, Steam & Water Supply	2	6	6	10	1,05	61
16. Construction	253	14,84	11,10	531	144,50	102,09
III. TRANSPORT OPERATORS	1,552	31,08	22,43	1,345	162,39	120,72
IV. PROFESSIONAL AND OTHER SERVICES	2,873	90,61	81,25	3,970	285,56	210,49
V. PERSONAL LOANS	23,735	213,13	178,55	51,740	743,12	617,96
1. Loans for Purchase of Consumer Durables	1,343	5,64	4,34	2,758	15,64	11,89
2. Loans for Housing	2,623	63,63	55,19	7,864	269,54	236,04
3. Rest of the Personal Loans	19,769	143,86	119,01	41,118	457,93	370,03
VI. TRADE	3,358	39,57	30,22	5,134	209,10	152,52
1. Wholesale Trade	172	7,09	4,44	527	70,45	51,86
2. Retail Trade	3,186	32,48	25,78	4,607	138,65	100,66
VII. FINANCE	46	1,09	82	90	10,57	7,98
VIII. ALL OTHERS	6,247	54,17	43,19	11,768	164,28	133,28
TOTAL BANK CREDIT	45,708	696,66	590,95	80,483	3001,58	2270,87
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	446	8,34	5,37	547	30,42	21,07
2. Other Small Scale Industries	685	25,52	19,76	1,046	178,50	112,48

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