

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 2004

WESTERN REGION
STATE : GOA

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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
I. AGRICULTURE	5,867	14,18	2,018	6,95	–	–	7,885	21,13
1. Direct Finance	5,561	12,97	1,488	4,82	–	–	7,049	17,79
2. Indirect Finance	306	1,21	530	2,13	–	–	836	3,34
II. INDUSTRY	1,093	5,35	1,436	8,73	–	–	2,529	14,08
III. TRANSPORT OPERATORS	1,119	5,08	812	4,45	–	–	1,931	9,53
IV. PROFESSIONAL AND OTHER SERVICES	2,495	7,91	3,034	12,84	–	–	5,529	20,75
V. PERSONAL LOANS	20,797	80,40	40,308	173,02	–	–	61,105	253,42
1. Loans for Purchase of Consumer Durables	1,328	3,98	2,690	10,13	–	–	4,018	14,11
2. Loans for Housing	1,473	10,79	3,290	29,09	–	–	4,763	39,88
3. Rest of the Personal Loans	17,996	65,63	34,328	133,80	–	–	52,324	199,43
VI. TRADE	2,981	11,35	3,577	23,26	–	–	6,558	34,61
1. Wholesale Trade	102	63	190	1,53	–	–	292	2,16
2. Retail Trade	2,879	10,72	3,387	21,72	–	–	6,266	32,45
VII. FINANCE	21	11	30	19	–	–	51	29
VIII. ALL OTHERS	6,027	18,13	11,039	34,38	–	–	17,066	52,51
TOTAL BANK CREDIT	40,400	142,50	62,254	263,82	–	–	1,02,654	406,32
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	370	1,94	299	2,00	–	–	669	3,94
2. Other Small Scale Industries	502	2,34	446	3,14	–	–	948	5,48

STATE : GUJARAT

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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
I. AGRICULTURE	5,27,913	1348,51	2,76,187	788,02	21,013	80,97	8,25,113	2217,50
1. Direct Finance	5,20,055	1327,72	2,72,820	774,61	19,168	73,92	8,12,043	2176,25
2. Indirect Finance	7,858	20,79	3,367	13,41	1,845	7,04	13,070	41,24
II. INDUSTRY	26,467	49,29	19,847	59,75	21,551	102,15	67,865	211,20
III. TRANSPORT OPERATORS	7,435	26,24	5,654	20,56	5,368	28,32	18,457	75,12
IV. PROFESSIONAL AND OTHER SERVICES	20,541	45,81	21,752	59,02	38,505	90,81	80,798	195,64
V. PERSONAL LOANS	1,17,919	385,67	1,38,409	574,14	2,96,695	1355,13	5,53,023	2314,93
1. Loans for Purchase of Consumer Durables	11,289	28,63	10,595	29,87	16,279	50,90	38,163	109,40
2. Loans for Housing	11,000	85,78	24,480	213,03	50,910	443,00	86,390	741,82
3. Rest of the Personal Loans	95,630	271,25	1,03,334	331,24	2,29,506	861,23	4,28,470	1463,71
VI. TRADE	61,065	107,67	47,416	123,44	36,861	133,14	1,45,342	364,25
1. Wholesale Trade	2,093	4,94	1,749	8,51	3,284	13,32	7,126	26,77
2. Retail Trade	58,972	102,73	45,667	114,93	33,577	119,83	1,38,216	337,48
VII. FINANCE	359	82	593	1,65	567	2,38	1,519	4,85
VIII. ALL OTHERS	48,703	123,25	43,035	135,22	68,123	294,34	1,59,861	552,81
TOTAL BANK CREDIT	8,10,402	2087,25	5,52,893	1761,79	4,88,683	2087,25	18,51,978	5936,30
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	15,507	20,84	9,204	18,16	3,151	8,88	27,862	47,88
2. Other Small Scale Industries	6,230	17,21	6,648	26,01	12,706	64,57	25,584	107,80

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WESTERN REGION
STATE : MAHARASHTRA

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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
I. AGRICULTURE	5,72,281	1357,52	2,76,987	806,46	57,856	206,26	9,07,124	2370,25
1. Direct Finance	5,59,283	1320,16	2,70,930	781,99	51,072	172,74	8,81,285	2274,89
2. Indirect Finance	12,998	37,36	6,057	24,48	6,784	33,52	25,839	95,36
II. INDUSTRY	25,105	73,54	20,745	88,48	78,429	280,54	1,24,279	442,56
III. TRANSPORT OPERATORS	10,476	49,77	9,517	47,12	18,372	87,62	38,365	184,50
IV. PROFESSIONAL AND OTHER SERVICES	33,556	80,13	27,579	95,55	53,104	242,70	1,14,239	418,37
V. PERSONAL LOANS	2,57,323	772,12	2,67,281	1075,71	34,96,188	6585,50	40,20,792	8433,33
1. Loans for Purchase of Consumer Durables	36,688	84,22	27,206	72,85	1,13,379	297,28	1,77,273	454,35
2. Loans for Housing	19,015	165,05	33,406	348,03	1,67,810	1865,01	2,20,231	2378,09
3. Rest of the Personal Loans	2,01,620	522,86	2,06,669	654,84	32,14,999	4423,21	36,23,288	5600,90
VI. TRADE	1,22,098	311,91	95,842	321,36	1,21,454	439,51	3,39,394	1072,78
1. Wholesale Trade	3,946	11,86	2,681	14,75	32,335	56,95	38,962	83,56
2. Retail Trade	1,18,152	300,05	93,161	306,60	89,119	382,56	3,00,432	989,22
VII. FINANCE	1,187	3,14	651	2,33	1,724	6,39	3,562	11,86
VIII. ALL OTHERS	1,17,715	286,60	1,15,873	361,54	1,86,995	989,21	4,20,583	1637,35
TOTAL BANK CREDIT	11,39,741	2934,74	8,14,475	2798,55	40,14,122	8837,72	59,68,338	14571,00
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	10,634	25,52	9,193	32,52	4,243	16,31	24,070	74,35
2. Other Small Scale Industries	9,583	33,31	6,786	31,33	18,864	111,30	35,233	175,94

DADRA & NAGAR HAVELI

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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
I. AGRICULTURE	682	92	604	58	–	–	1,286	1,50
1. Direct Finance	682	92	603	58	–	–	1,285	1,50
2. Indirect Finance	–	–	1	(..)	–	–	1	(..)
II. INDUSTRY	82	33	229	93	–	–	311	1,26
III. TRANSPORT OPERATORS	21	18	48	29	–	–	69	47
IV. PROFESSIONAL AND OTHER SERVICES	108	38	111	32	–	–	219	70
V. PERSONAL LOANS	438	2,36	1,709	5,44	–	–	2,147	7,80
1. Loans for Purchase of Consumer Durables	–	–	156	29	–	–	156	29
2. Loans for Housing	49	72	230	2,34	–	–	279	3,06
3. Rest of the Personal Loans	389	1,64	1,323	2,82	–	–	1,712	4,45
VI. TRADE	326	1,05	350	1,01	–	–	676	2,06
1. Wholesale Trade	–	–	5	4	–	–	5	4
2. Retail Trade	326	1,05	345	96	–	–	671	2,01
VII. FINANCE	–	–	–	–	–	–	–	–
VIII. ALL OTHERS	108	32	433	1,15	–	–	541	1,47
TOTAL BANK CREDIT	1,765	5,55	3,484	9,72	–	–	5,249	15,26
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	38	8	209	78	–	–	247	86
2. Other Small Scale Industries	43	25	6	6	–	–	49	31

(..) indicates negligible

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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 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
I. AGRICULTURE	32	14	179	36	–	–	211	50
1. Direct Finance	32	14	172	33	–	–	204	47
2. Indirect Finance	–	–	7	2	–	–	7	2
II. INDUSTRY	2	2	209	1,04	–	–	211	1,06
III. TRANSPORT OPERATORS	2	(..)	215	73	–	–	217	74
IV. PROFESSIONAL AND OTHER SERVICES	–	–	205	1,12	–	–	205	1,12
V. PERSONAL LOANS	120	38	3,154	10,38	–	–	3,274	10,76
1. Loans for Purchase of Consumer Durables	3	(..)	180	42	–	–	183	42
2. Loans for Housing	2	(..)	782	3,31	–	–	784	3,32
3. Rest of the Personal Loans	115	37	2,192	6,65	–	–	2,307	7,02
VI. TRADE	38	15	358	1,58	–	–	396	1,73
1. Wholesale Trade	–	–	23	20	–	–	23	20
2. Retail Trade	38	15	335	1,39	–	–	373	1,54
VII. FINANCE	–	–	2	3	–	–	2	3
VIII. ALL OTHERS	22	2	260	1,03	–	–	282	1,05
TOTAL BANK CREDIT	216	72	4,582	16,27	–	–	4,798	16,99
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	–	–	147	74	–	–	147	74
2. Other Small Scale Industries	2	2	32	21	–	–	34	23

(..) indicates negligible

**SOUTHERN REGION
STATE : ANDHRA PRADESH**

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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
I. AGRICULTURE	24,15,086	4100,39	10,36,319	1986,18	1,79,998	481,18	36,31,403	6567,75
1. Direct Finance	23,86,733	4048,94	10,24,844	1949,50	1,72,431	442,71	35,84,008	6441,14
2. Indirect Finance	28,353	51,45	11,475	36,68	7,567	38,47	47,395	126,61
II. INDUSTRY	47,798	87,47	30,646	109,89	25,823	116,00	1,04,267	313,36
III. TRANSPORT OPERATORS	12,507	42,73	10,815	38,57	12,881	59,39	36,203	140,69
IV. PROFESSIONAL AND OTHER SERVICES	64,625	110,58	42,955	103,66	34,522	125,38	1,42,102	339,62
V. PERSONAL LOANS	5,74,372	1402,45	6,02,321	1967,03	7,71,092	3427,12	19,47,785	6796,60
1. Loans for Purchase of Consumer Durables	52,306	119,30	41,263	90,44	70,022	201,38	1,63,591	411,12
2. Loans for Housing	24,097	200,77	49,959	421,71	91,442	775,00	1,65,498	1397,48
3. Rest of the Personal Loans	4,97,969	1082,38	5,11,099	1454,88	6,09,628	2450,74	16,18,696	4988,00
VI. TRADE	1,92,999	288,31	1,17,164	291,30	77,608	271,11	3,87,771	850,72
1. Wholesale Trade	5,029	10,76	8,808	28,26	3,819	25,03	17,656	64,06
2. Retail Trade	1,87,970	277,55	1,08,356	263,04	73,789	246,08	3,70,115	786,66
VII. FINANCE	7,293	13,81	2,086	5,22	2,708	11,04	12,087	30,08
VIII. ALL OTHERS	4,78,636	836,89	3,88,270	951,86	3,15,793	1176,11	11,82,699	2964,86
TOTAL BANK CREDIT	37,93,316	6882,63	22,30,576	5453,71	14,20,425	5667,34	74,44,317	18003,68
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	31,317	46,93	13,831	37,21	4,590	12,17	49,738	96,31
2. Other Small Scale Industries	8,792	21,24	6,843	30,23	10,605	59,22	26,240	110,69