

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation
March 1996 (Part 22 of 32)**

WESTERN REGION		STATE: GOA						(Amount in Rupees Lakh)		
OCCUPATION		STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
		No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
		1	2	3	4	5	6	7	8	9
I.	AGRICULTURE	5,149	12,11	8,98	10,286	40,30	34,77	-	-	-
1.	Direct Finance	5,146	11,87	8,80	9,879	36,80	32,23	-	-	-
2.	Indirect Finance	3	24	19	407	3,50	2,54	-	-	-
II.	INDUSTRY	2,087	164,97	137,55	3,506	316,37	235,39	8	10,84	5,09
1.	Mining & Quarrying	64	35,28	23,86	146	112,48	82,75	5	9,06	3,38
2.	Food Manufacturing and Processing	131	4,13	3,02	234	11,70	8,32	1	-	-
	(a) Rice Mills, Flour and Dal Mills	14	1,12	81	6	12	10	-	-	-
	(b) Sugar	-	-	-	1	2	2	-	-	-
	(c) Edible Oils and Vanaspati	8	64	55	9	24	26	-	-	-
	(d) Tea Processing	-	-	-	1	1	1	-	-	-
	(e) Processing of Fruits & Vegetables	5	12	10	9	14	8	-	-	-
	(f) Others	104	2,25	1,56	208	11,18	7,85	1	-	-
3.	Beverage and Tobacco	76	1,34	1,10	140	10,83	7,94	-	-	-
4.	Textiles	35	53	89	78	4,74	4,61	-	-	-
	(a) Cotton Textiles	1	9	5	1	5	5	-	-	-
	(b) Jute Textiles	-	-	-	-	-	-	-	-	-
	(c) Handloom Textiles & Khadi	1	1	-	1	1	-	-	-	-
	(d) Other Textiles	33	43	83	76	4,68	4,56	-	-	-
5.	Paper, Paper Products and Printing	107	4,32	3,57	91	3,01	2,55	-	-	-
6.	Leather and Leather Products	23	2,03	2,51	12	13	12	-	-	-
7.	Rubber and Rubber Products	46	4,45	3,44	39	3,10	2,09	-	-	-
8.	Chemicals and Chemical Products	151	29,99	24,83	196	62,43	42,68	1	73	67
	(a) Heavy Industrial Chemicals	3	10	8	21	2,49	1,50	-	-	-
	(b) Fertilizers	4	13,67	10,04	6	28,34	14,69	-	-	-
	(c) Drugs and Pharmaceuticals	28	1,58	1,59	37	15,81	15,06	-	-	-
	(d) Non-Edible Oils	1	2	2	3	6	8	-	-	-
	(e) Other Chemicals & Chemical Products	115	14,63	13,10	129	15,74	11,35	1	73	67
9.	Petroleum, Coal Products & Nuclear Fuels	4	8,21	7,73	12	51	32	-	-	-
10.	Manufacture of Cement & Cement Products	32	82	60	17	27	24	-	-	-
11.	Basic Metals & Metal Products	185	27,14	28,05	196	26,17	20,53	1	1,05	1,05
	(a) Iron and Steel	27	14,32	19,93	46	20,06	15,30	1	1,05	1,05
	(b) Non-Ferrous Metals	13	8,68	5,59	7	70	91	-	-	-
	(c) Other Metal Products	145	4,15	2,54	143	5,41	4,32	-	-	-
12.	Engineering	120	29,00	21,88	194	26,23	21,77	-	-	-
	(a) Heavy Engineering	2	11,36	6,08	24	5,81	4,49	-	-	-

	(b) Light Engineering	31	4,68	3,64	57	10,41	9,18	-	-	-
	(c) Electrical Machinery & Goods	36	3,46	2,72	62	4,69	3,26	-	-	-
	(d) Electronic Machinery & Goods	51	9,51	9,45	51	5,32	4,84	-	-	-
13.	Vehicles, Vehicle Parts & Transport Equipments	40	1,45	1,37	106	13,94	7,50	-	-	-
14.	Other Industries	926	9,81	8,55	1,609	23,16	19,88	-	-	-
15.	Electricity, Gas & Water	2	8	7	10	1,56	84	-	-	-
	(a) Electricity Generation & Transmission	1	5	4	5	15	14	-	-	-
	(b) Non-Conventional Energy	-	-	-	-	-	-	-	-	-
	(c) Gas, Steam & Water Supply	1	3	3	5	1,41	69	-	-	-
16.	Construction	145	6,39	6,08	426	16,09	13,26	-	-	-
III.	TRANSPORT OPERATORS	1,104	15,86	10,27	3,180	55,90	44,75	-	-	-
IV.	PROFESSIONAL AND OTHER SERVICES	1,361	7,29	7,94	7,150	49,02	36,55	-	-	-
V.	PERSONAL LOANS	12,331	38,53	33,04	25,959	96,36	87,01	70	1,02	70
	1. Loans for Purchase of Consumer Durables	934	1,51	1,22	1,652	3,94	3,35	-	-	-
	2. Loans for Housing	1,176	9,88	8,93	2,202	17,76	16,60	7	19	17
	3. Rest of the Personal Loans	10,221	27,15	22,90	22,105	74,65	67,06	63	83	54
VI.	TRADE	2,922	14,69	11,40	6,505	59,28	48,46	-	-	-
	1. Wholesale Trade	322	4,51	3,18	385	28,33	21,71	-	-	-
	2. Retail Trade	2,600	10,18	8,22	6,120	30,95	26,75	-	-	-
VII.	FINANCE	8	52	28	25	11,71	3,42	-	-	-
VIII.	ALL OTHERS	1,338	18,79	18,55	13,040	64,90	58,62	-	-	-
	TOTAL BANK CREDIT	26,300	272,76	228,02	69,651	693,82	548,97	78	11,86	5,80
	OF WHICH : 1. Artisans & Village Industries	283	1,33	1,17	407	83	72	-	-	-
	2. Other Small Scale Industries	1,278	38,21	32,23	1,880	75,85	63,11	-	-	-

OCCUPATION	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	-	-	-	14	19	15	15,449	52,60	43,91
1. Direct Finance	-	-	-	14	19	15	15,039	48,86	41,18
2. Indirect Finance	-	-	-	-	-	-	410	3,74	2,73
II. INDUSTRY	-	-	-	191	36,69	31,23	5,792	528,87	409,28
1. Mining & Quarrying	-	-	-	12	8,67	5,64	227	165,49	115,62
2. Food Manufacturing and Processing	-	-	-	3	1,15	58	369	16,99	11,92
(a) Rice Mills, Flour and Dal Mills	-	-	-	-	-	-	20	1,24	91
(b) Sugar	-	-	-	-	-	-	1	2	2
(c) Edible Oils and Vanaspati	-	-	-	-	-	-	17	88	81
(d) Tea Processing	-	-	-	-	-	-	1	1	1
(e) Processing of Fruits & Vegetables	-	-	-	2	1,12	55	16	1,38	73
(f) Others	-	-	-	1	3	3	314	13,47	9,44
3. Beverage and Tobacco	-	-	-	6	3	2	222	12,20	9,06
4. Textiles	-	-	-	20	12,91	13,54	133	18,18	19,04
(a) Cotton Textiles	-	-	-	3	10,50	11,89	5	10,64	11,99
(b) Jute Textiles	-	-	-	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	-	-	-	2	2	1
(d) Other Textiles	-	-	-	17	2,41	1,65	126	7,52	7,04

5.	Paper, Paper Products and Printing	-	-	-	9	15	8	207	7,47	6,19
6.	Leather and Leather Products	-	-	-	-	-	-	35	2,16	2,63
7.	Rubber and Rubber Products	-	-	-	-	-	-	85	7,55	5,53
8.	Chemicals and Chemical Products	-	-	-	3	55	54	351	93,70	68,72
	(a) Heavy Industrial Chemicals	-	-	-	-	-	-	24	2,59	1,58
	(b) Fertilizers	-	-	-	-	-	-	10	42,00	24,73
	(c) Drugs and Pharmaceuticals	-	-	-	3	55	54	68	17,93	17,20
	(d) Non-Edible Oils	-	-	-	-	-	-	4	8	10
	(e) Other Chemicals & Chemical Products	-	-	-	-	-	-	245	31,10	25,12
9.	Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-	16	8,72	8,05
10.	Manufacture of Cement & Cement Products	-	-	-	2	3	2	51	1,12	86
11.	Basic Metals & Metal Products	-	-	-	5	6,02	4,27	387	60,38	53,90
	(a) Iron and Steel	-	-	-	2	6,00	4,25	76	41,43	40,54
	(b) Non-Ferrous Metals	-	-	-	-	-	-	20	9,38	6,49
	(c) Other Metal Products	-	-	-	3	2	2	291	9,58	6,87
12.	Engineering	-	-	-	14	41	37	328	55,64	44,02
	(a) Heavy Engineering	-	-	-	1	2	1	27	17,19	10,58
	(b) Light Engineering	-	-	-	3	25	24	91	15,34	13,06
	(c) Electrical Machinery & Goods	-	-	-	6	11	9	104	8,25	6,06
	(d) Electronic Machinery & Goods	-	-	-	4	4	3	106	14,86	14,32
13.	Vehicles, Vehicle Parts & Transport Equipments	-	-	-	2	4	4	148	15,43	8,91
14.	Other Industries	-	-	-	31	24	27	2,566	33,21	28,69
15.	Electricity, Gas & Water	-	-	-	-	-	-	12	1,63	91
	(a) Electricity Generation & Transmission	-	-	-	-	-	-	6	19	18
	(b) Non-Conventional Energy	-	-	-	-	-	-	-	-	-
	(c) Gas, Steam & Water Supply	-	-	-	-	-	-	6	1,44	73
16.	Construction	-	-	-	84	6,50	5,87	655	28,98	25,21
III.	TRANSPORT OPERATORS	-	-	-	137	1,81	1,24	4,421	73,57	56,26
IV.	PROFESSIONAL AND OTHER SERVICES	-	-	-	135	5,22	5,37	8,646	61,53	49,85
V.	PERSONAL LOANS	-	-	-	2,791	8,62	8,18	41,151	144,53	128,93
	1. Loans for Purchase of Consumer Durables	-	-	-	132	25	21	2,718	5,70	4,77
	2. Loans for Housing	-	-	-	62	67	64	3,447	28,49	26,34
	3. Rest of the Personal Loans	-	-	-	2,597	7,70	7,33	34,986	110,34	97,83
VI.	TRADE	-	-	-	194	3,52	3,23	9,621	77,49	63,08
	1. Wholesale Trade	-	-	-	36	1,40	1,27	743	34,25	26,16
	2. Retail Trade	-	-	-	158	2,11	1,96	8,878	43,24	36,93
VII.	FINANCE	-	-	-	9	6,26	5,21	42	18,48	8,91
VIII.	ALL OTHERS	-	-	-	293	5,12	3,88	14,671	88,81	81,05
TOTAL BANK CREDIT		-	-	-	3,764	67,43	58,49	99,793	1045,87	841,28
OF WHICH :		-	-	-	-	-	-	-	-	-
	1. Artisans & Village Industries	-	-	-	3	1	-	693	2,18	1,90
	2. Other Small Scale Industries	-	-	-	52	3,21	1,87	3,210	117,27	97,21