

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2005

WESTERN REGION

STATE : GOA

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	6,957	36,42	27,88	3,903	61,76	43,27
1. Direct Finance	6,538	33,30	25,81	3,756	45,15	31,76
2. Indirect Finance	419	3,11	2,07	147	16,61	11,51
II. INDUSTRY	1,853	410,45	297,24	3,739	1693,38	1253,86
1. Mining & Quarrying	43	4,76	3,48	135	584,62	377,35
2. Food Manufacturing & Processing	111	7,01	3,94	223	36,69	27,67
(a) Rice Mills, Flour & Dal Mills	8	12	7	16	3,07	2,36
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	–	–	–	6	2,13	1,82
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	5	1,45	77	8	62	41
(f) Others	98	5,43	3,10	193	30,87	23,08
3. Beverage & Tobacco	28	12,61	5,70	64	8,68	7,54
4. Textiles	17	43	36	263	25,95	24,21
(a) Cotton Textiles	–	–	–	4	3,21	3,22
(b) Jute & Other Natural Fibre Textiles	–	–	–	182	3,80	3,23
(c) Handloom Textiles & Khadi	4	4	2	3	5	4
(d) Other Textiles & Textile Products	13	39	34	74	18,89	17,72
5. Paper, Paper Products & Printing	104	13,83	9,67	142	32,48	28,53
6. Leather & Leather Products	2	1	–	18	1,03	75
7. Rubber & Plastic Products	79	1,89	1,16	119	17,40	13,18
8. Chemicals & Chemical Products	35	200,28	123,07	176	183,26	144,10
(a) Heavy Industrial Chemicals	1	5	4	18	6,53	5,63
(b) Fertilisers	6	192,00	116,76	9	57,99	53,79
(c) Drugs & Pharmaceuticals	2	5,07	5,11	54	77,85	52,78
(d) Non-Edible Oils	–	–	–	1	3	3
(e) Other Chemicals & Chemical Products	26	3,16	1,16	94	40,85	31,88
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	16	69,04	26,24
10. Manufacture of Cement & Cement Products	4	9	8	47	7,65	5,84
11. Basic Metals & Metal Products	91	114,80	109,39	427	336,50	298,59
(a) Iron & Steel	5	4,99	4,43	116	233,86	198,52
(b) Non-Ferrous Metals	10	104,60	101,84	15	19,99	18,69
(c) Metal Products	76	5,21	3,12	296	82,64	81,38
12. Engineering	137	19,65	11,00	293	95,12	71,63
(a) Heavy Engineering	11	1,48	1,31	24	3,86	3,49
(b) Light Engineering	57	94	59	112	55,09	40,95
(c) Electrical Machinery & Goods	60	78	57	112	20,74	18,85
(d) Electronic Machinery & Goods	9	16,45	8,54	45	15,43	8,33
13. Vehicles, Vehicle Parts & Transport Equipments	27	1,65	75	101	41,04	31,26
14. Other Industries	871	12,83	9,34	1,107	59,54	41,60
15. Electricity, Gas & Water	–	–	–	15	7,85	7,10
(a) Electricity Generation & Transmission	–	–	–	7	5,23	4,63
(b) Non-Conventional Energy	–	–	–	1	2	1
(c) Gas, Steam & Water Supply	–	–	–	7	2,60	2,46
16. Construction	304	20,62	19,30	593	186,51	148,26
III. TRANSPORT OPERATORS	2,583	102,53	91,50	1,670	177,16	144,06
IV. PROFESSIONAL AND OTHER SERVICES	2,460	90,59	81,97	3,936	217,09	163,01
V. PERSONAL LOANS	26,623	287,13	236,85	61,979	942,20	758,48
1. Loans for Purchase of Consumer Durables	972	3,67	2,93	7,706	40,73	31,55
2. Loans for Housing	3,474	97,06	82,65	9,635	390,04	328,73
3. Rest of the Personal Loans	22,177	186,41	151,27	44,638	511,44	398,20
VI. TRADE	3,927	46,02	34,44	5,960	311,63	196,26
1. Wholesale Trade	223	8,02	4,69	420	77,53	35,79
2. Retail Trade	3,704	38,00	29,74	5,540	234,10	160,47
VII. FINANCE	42	1,29	91	133	31,28	5,67
VIII. ALL OTHERS	6,581	50,35	40,88	15,361	205,82	148,71
TOTAL BANK CREDIT	51,026	1024,79	811,67	96,681	3640,33	2713,31
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	519	11,37	8,09	634	44,48	32,36
2. Other Small Scale Industries	650	20,93	13,51	1,282	191,86	139,77

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