

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 2005

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
I. AGRICULTURE	6,675	15,85	3,275	12,05	–	–	9,950	27,91
1. Direct Finance	6,274	14,95	3,238	11,88	–	–	9,512	26,83
2. Indirect Finance	401	90	37	17	–	–	438	1,08
II. INDUSTRY	1,168	6,11	1,487	8,74	–	–	2,655	14,85
III. TRANSPORT OPERATORS	1,108	5,58	910	5,17	–	–	2,018	10,75
IV. PROFESSIONAL AND OTHER SERVICES	2,078	6,87	2,839	13,98	–	–	4,917	20,85
V. PERSONAL LOANS	22,478	91,35	48,750	204,06	–	–	71,228	295,41
1. Loans for Purchase of Consumer Durables	959	2,60	7,675	30,66	–	–	8,634	33,26
2. Loans for Housing	1,731	13,21	3,336	32,87	–	–	5,067	46,08
3. Rest of the Personal Loans	19,788	75,54	37,739	140,53	–	–	57,527	216,07
VI. TRADE	3,502	15,50	4,057	25,34	–	–	7,559	40,84
1. Wholesale Trade	150	1,00	114	80	–	–	264	1,80
2. Retail Trade	3,352	14,51	3,943	24,54	–	–	7,295	39,04
VII. FINANCE	20	12	77	63	–	–	97	74
VIII. ALL OTHERS	6,389	18,73	14,735	54,93	–	–	21,124	73,67
TOTAL BANK CREDIT	43,418	160,11	76,130	324,91	–	–	1,19,548	485,02
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	400	2,02	298	1,83	–	–	698	3,85
2. Other Small Scale Industries	479	2,37	596	3,70	–	–	1,075	6,07

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
I. AGRICULTURE	6,00,874	1666,45	3,08,574	975,63	27,363	118,75	9,36,811	2760,82
1. Direct Finance	5,98,402	1658,67	3,06,802	967,97	26,976	116,37	9,32,180	2743,01
2. Indirect Finance	2,472	7,77	1,772	7,66	387	2,38	4,631	17,81
II. INDUSTRY	23,588	46,75	17,489	54,26	21,990	107,71	63,067	208,72
III. TRANSPORT OPERATORS	7,961	29,37	5,458	20,53	6,028	30,42	19,447	80,32
IV. PROFESSIONAL AND OTHER SERVICES	24,074	55,51	26,685	71,30	28,308	89,40	79,067	216,22
V. PERSONAL LOANS	1,28,862	484,09	1,59,134	717,27	4,00,577	1772,15	6,88,573	2973,52
1. Loans for Purchase of Consumer Durables	26,586	93,53	16,633	57,30	74,277	299,49	1,17,496	450,32
2. Loans for Housing	11,401	101,83	26,510	243,64	50,211	474,79	88,122	820,26
3. Rest of the Personal Loans	90,875	288,73	1,15,991	416,34	2,76,089	997,88	4,82,955	1702,94
VI. TRADE	64,478	121,95	53,732	140,72	38,546	144,03	1,56,756	406,69
1. Wholesale Trade	1,679	4,66	1,808	8,20	2,586	12,71	6,073	25,57
2. Retail Trade	62,799	117,29	51,924	132,51	35,960	131,32	1,50,683	381,12
VII. FINANCE	463	1,49	743	2,38	8,643	17,79	9,849	21,65
VIII. ALL OTHERS	20,065	62,74	27,728	99,32	72,456	369,23	1,20,249	531,29
TOTAL BANK CREDIT	8,70,365	2468,34	5,99,543	2081,40	6,03,911	2649,48	20,73,819	7199,23
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	14,484	23,03	8,804	17,47	3,585	9,03	26,873	49,53
2. Other Small Scale Industries	4,340	11,61	4,881	21,01	12,195	61,19	21,416	93,81

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 2005

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
I. AGRICULTURE	7,28,622	1902,13	3,55,539	1135,01	1,04,289	574,23	11,88,450	3611,37
1. Direct Finance	7,19,735	1863,08	3,51,015	1108,82	1,01,462	546,82	11,72,212	3518,72
2. Indirect Finance	8,887	39,05	4,524	26,20	2,827	27,40	16,238	92,65
II. INDUSTRY	27,211	84,52	21,936	92,57	1,48,314	313,45	1,97,461	490,54
III. TRANSPORT OPERATORS	10,190	48,23	9,363	48,78	43,960	254,46	63,513	351,47
IV. PROFESSIONAL AND OTHER SERVICES	32,642	85,16	26,964	98,67	52,128	269,05	1,11,734	452,89
V. PERSONAL LOANS	2,27,546	814,25	2,80,295	1186,03	51,62,391	11617,26	56,70,232	13617,54
1. Loans for Purchase of Consumer Durables	19,905	50,10	17,236	42,43	1,55,957	750,63	1,93,098	843,16
2. Loans for Housing	21,405	212,94	38,289	410,01	1,13,638	1157,55	1,73,332	1780,50
3. Rest of the Personal Loans	1,86,236	551,21	2,24,770	733,59	48,92,796	9709,08	53,03,802	10993,88
VI. TRADE	1,40,050	392,88	1,14,552	394,03	1,08,605	451,01	3,63,207	1237,92
1. Wholesale Trade	2,062	7,27	2,719	14,97	13,842	44,36	18,623	66,60
2. Retail Trade	1,37,988	385,61	1,11,833	379,06	94,763	406,65	3,44,584	1171,32
VII. FINANCE	1,709	7,17	1,759	10,65	2,807	14,16	6,275	31,98
VIII. ALL OTHERS	80,812	213,22	72,529	220,51	2,84,759	1258,93	4,38,100	1692,65
TOTAL BANK CREDIT	12,48,782	3547,56	8,82,937	3186,26	59,07,253	14752,55	80,38,972	21486,37
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	10,428	25,81	9,030	31,28	4,439	18,78	23,897	75,87
2. Other Small Scale Industries	11,830	40,18	9,244	43,71	34,939	140,86	56,013	224,74

DADRA & NAGAR HAVELI

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
I. AGRICULTURE	640	96	620	63	-	-	1,260	1,59
1. Direct Finance	640	96	620	63	-	-	1,260	1,59
2. Indirect Finance	-	-	-	-	-	-	-	-
II. INDUSTRY	78	34	273	1,04	-	-	351	1,38
III. TRANSPORT OPERATORS	17	10	25	12	-	-	42	22
IV. PROFESSIONAL AND OTHER SERVICES	92	36	92	41	-	-	184	77
V. PERSONAL LOANS	388	2,11	1,492	6,12	-	-	1,880	8,23
1. Loans for Purchase of Consumer Durables	-	-	43	19	-	-	43	19
2. Loans for Housing	57	82	249	2,49	-	-	306	3,31
3. Rest of the Personal Loans	331	1,29	1,200	3,43	-	-	1,531	4,72
VI. TRADE	313	94	480	1,31	-	-	793	2,25
1. Wholesale Trade	-	-	2	3	-	-	2	3
2. Retail Trade	313	94	478	1,28	-	-	791	2,22
VII. FINANCE	-	-	3	2	-	-	3	2
VIII. ALL OTHERS	58	17	591	82	-	-	649	99
TOTAL BANK CREDIT	1,586	4,97	3,576	10,48	-	-	5,162	15,45
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	38	8	186	63	-	-	224	71
2. Other Small Scale Industries	40	26	59	31	-	-	99	56

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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	98	42	180	32	–	–	278	74
1. Direct Finance	98	42	176	29	–	–	274	71
2. Indirect Finance	–	–	4	4	–	–	4	4
II. INDUSTRY	3	1	142	86	–	–	145	87
III. TRANSPORT OPERATORS	1	2	152	71	–	–	153	73
IV. PROFESSIONAL AND OTHER SERVICES	57	17	198	76	–	–	255	92
V. PERSONAL LOANS	97	33	2,794	13,70	–	–	2,891	14,03
1. Loans for Purchase of Consumer Durables	–	–	131	31	–	–	131	31
2. Loans for Housing	2	(..)	294	3,15	–	–	296	3,15
3. Rest of the Personal Loans	95	32	2,369	10,24	–	–	2,464	10,56
VI. TRADE	20	12	483	2,20	–	–	503	2,32
1. Wholesale Trade	–	–	16	18	–	–	16	18
2. Retail Trade	20	12	467	2,02	–	–	487	2,14
VII. FINANCE	–	–	2	1	–	–	2	1
VIII. ALL OTHERS	–	–	735	83	–	–	735	83
TOTAL BANK CREDIT	276	1,06	4,686	19,39	–	–	4,962	20,45
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	–	–	82	48	–	–	82	48
2. Other Small Scale Industries	–	–	27	19	–	–	27	19