

**Table No. 5.6 - State and Bank Group -Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1997 (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 Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
		1	2	3	4	5	6	7	8	9
I.	AGRICULTURE	4,550	10,49	8,71	8,637	38,19	31,71	—	—	—
1.	Direct Finance	4,547	10,25	8,40	8,592	36,68	30,28	—	—	—
2.	Indirect Finance	3	24	31	45	1,51	1,43	—	—	—
II.	INDUSTRY	1,951	155,42	143,32	4,334	402,85	310,87	8	8,95	8,20
1.	Mining & Quarrying	65	26,86	23,74	154	175,78	139,67	4	4,30	3,88
2.	Food Manufacturing and Processing	184	4,61	2,45	293	44,15	30,85	—	—	—
	(a) Rice Mills, Flour and Dal Mills	20	83	53	9	6	3	—	—	—
	(b) Sugar	—	—	—	1	2	2	—	—	—
	(c) Edible Oils and Vanaspati	8	64	55	10	21	24	—	—	—
	(d) Tea Processing	—	—	—	—	—	—	—	—	—
	(e) Processing of Fruits & Vegetables	5	27	16	26	3,20	1,19	—	—	—
	(f) Others	151	2,86	1,22	247	40,65	29,36	—	—	—
3.	Beverage and Tobacco	75	1,98	1,52	148	12,93	10,13	—	—	—
4.	Textiles	41	85	97	70	2,99	2,93	—	—	—
	(a) Cotton Textiles	1	16	17	3	6	6	—	—	—
	(b) Jute Textiles	—	—	—	1	1	1	—	—	—
	(c) Handloom Textiles & Khadi	1	1	—	1	1	—	—	—	—
	(d) Other Textiles	39	68	80	65	2,91	2,86	—	—	—
5.	Paper, Paper Products and Printing	101	4,75	4,40	96	3,49	2,74	—	—	—
6.	Leather and Leather Products	26	2,07	2,55	10	18	14	—	—	—
7.	Rubber and Rubber Products	40	4,22	3,51	59	2,13	2,03	—	—	—
8.	Chemicals and Chemical Products	147	20,87	18,76	198	47,48	39,46	3	3,60	3,57
	(a) Heavy Industrial Chemicals	3	21	19	18	1,62	72	—	—	—
	(b) Fertilizers	5	6,30	6,06	5	9,29	4,67	—	—	—
	(c) Drugs and Pharmaceuticals	29	1,62	1,67	47	24,35	23,77	—	—	—
	(d) Non-Edible Oils	—	—	—	1	1	—	—	—	—
	(e) Other Chemicals & Chemical Products	110	12,75	10,85	127	12,21	10,31	3	3,60	3,57
9.	Petroleum, Coal Products & Nuclear Fuels	9	9,74	9,43	5	20	14	—	—	—
10.	Manufacture of Cement & Cement Products	30	98	70	21	1,16	1,04	—	—	—
11.	Basic Metals & Metal Products	174	21,99	25,74	192	29,74	18,42	1	1,05	75
	(a) Iron and Steel	28	14,85	19,51	44	24,61	14,34	1	1,05	75
	(b) Non-Ferrous Metals	10	4,10	3,88	6	9	6	—	—	—
	(c) Other Metal Products	136	3,03	2,36	142	5,04	4,01	—	—	—
12.	Engineering	129	26,20	18,11	221	29,87	26,05	—	—	—

	(a)	Heavy Engineering	3	11,60	6,95	30	9,52	6,59	—	—	—
	(b)	Light Engineering	31	1,60	61	75	12,86	12,94	—	—	—
	(c)	Electrical Machinery & Goods	40	3,51	2,39	59	3,58	3,44	—	—	—
	(d)	Electronic Machinery & Goods	55	9,50	8,16	57	3,92	3,07	—	—	—
	13.	Vehicles, Vehicle Parts & Transport Equipments	37	1,78	1,94	114	17,73	11,04	—	—	—
	14.	Other Industries	732	16,02	13,82	2,345	16,42	14,16	—	—	—
	15.	Electricity, Gas & Water	4	7,12	7,13	17	4,59	1,83	—	—	—
	(a)	Electricity Generation & Transmission	3	7,09	7,09	12	3,17	1,36	—	—	—
	(b)	Non-Conventional Energy	—	—	—	—	—	—	—	—	—
	(c)	Gas, Steam & Water Supply	1	3	4	5	1,42	47	—	—	—
	16.	Construction	157	5,40	8,55	391	14,04	10,25	—	—	—
III.		TRANSPORT OPERATORS	1,227	15,98	11,14	3,476	59,09	46,69	—	—	—
IV.		PROFESSIONAL AND OTHER SERVICES	1,640	19,70	17,44	5,588	62,72	32,11	—	—	—
V.		PERSONAL LOANS	14,360	45,92	39,67	30,192	121,79	108,30	183	1,41	1,222
	1.	Loans for Purchase of Consumer Durables	849	2,67	2,05	1,558	4,82	3,61	—	—	—
	2.	Loans for Housing	1,172	11,63	10,36	2,268	20,59	19,30	8	23	20
	3.	Rest of the Personal Loans	12,339	31,62	27,27	26,366	96,38	85,40	175	1,18	1,02
VI.		TRADE	2,721	32,69	29,81	6,462	68,82	50,04	—	—	—
	1.	Wholesale Trade	244	4,73	4,71	394	23,55	16,59	—	—	—
	2.	Retail Trade	2,477	27,96	25,10	6,068	45,27	33,45	—	—	—
VII.		FINANCE	5	3	2	36	29,75	27,68	—	—	—
VIII.		ALL OTHERS	777	80	74	14,227	43,86	40,77	—	—	—
TOTAL BANK CREDIT			27,231	281,02	250,85	72,952	827,06	648,18	191	10,36	9,422
OF WHICH : 1.			Artisans & Village Industries	245	1,36	1,17	681	2,52	—	—	—
	2.	Other Small Scale Industries	1,090	35,41	30,58	2,231	72,60	63,12	1	90	83

			(Amount in Rupees Lakh)								
OCCUPATION			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
			No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
			10	11	12	13	14	15	16	17	18
I.	AGRICULTURE		—	—	—	23	32	27	13,210	49,00	40,69
	1.	Direct Finance	—	—	—	23	32	27	13,162	47,25	38,95
	2.	Indirect Finance	—	—	—	—	—	—	48	1,75	1,74
II.	INDUSTRY		—	—	—	222	51,41	34,34	6,515	618,63	496,73
	1.	Mining & Quarrying	—	—	—	18	11,66	6,69	241	218,60	173,97
	2.	Food Manufacturing and Processing	—	—	—	9	80	78	486	49,56	34,08
	(a)	Rice Mills, Flour and Dal Mills	—	—	—	—	—	—	29	89	56
	(b)	Sugar	—	—	—	—	—	—	1	2	2
	(c)	Edible Oils and Vanaspati	—	—	—	—	—	—	18	85	79
	(d)	Tea Processing	—	—	—	—	—	—	—	—	—
	(e)	Processing of Fruits & Vegetables	—	—	—	—	—	—	31	3,48	1,35
	(f)	Others	—	—	—	9	80	78	407	44,32	31,36
	3.	Beverage and Tobacco	—	—	—	6	8	7	229	14,98	11,72
	4.	Textiles	—	—	—	12	18,30	8,84	123	22,14	12,74
	(a)	Cotton Textiles	—	—	—	2	11,00	3,32	6	11,22	3,55
	(b)	Jute Textiles	—	—	—	—	—	—	1	1	1
	(c)	Handloom Textiles & Khadi	—	—	—	—	—	—	2	2	—

	(d) Other Textiles	—	—	—	10	7,30	5,52	114	10,90	9,18
5.	Paper, Paper Products and Printing	—	—	—	5	3	1	202	8,27	7,15
6.	Leather and Leather Products	—	—	—	—	—	—	36	2,24	2,68
7.	Rubber and Rubber Products	—	—	—	—	—	—	99	6,35	5,54
8.	Chemicals and Chemical Products	—	—	—	4	62	67	352	72,56	62,47
	(a) Heavy Industrial Chemicals	—	—	—	—	—	—	21	1,83	90
	(b) Fertilizers	—	—	—	—	—	—	10	15,59	10,73
	(c) Drugs and Pharmaceuticals	—	—	—	2	50	59	78	26,46	26,03
	(d) Non-Edible Oils	—	—	—	—	—	—	1	1	—
	(e) Other Chemicals & Chemical Products	—	—	—	2	12	8	242	28,67	24,81
9.	Petroleum, Coal Products & Nuclear Fuels	—	—	—	1	7,61	7,61	15	17,55	17,18
10.	Manufacture of Cement & Cement Products	—	—	—	—	—	—	51	2,14	1,74
11.	Basic Metals & Metal Products	—	—	—	3	3,02	3,10	370	55,79	48,01
	(a) Iron and Steel	—	—	—	1	3,00	3,09	74	43,51	37,69
	(b) Non-Ferrous Metals	—	—	—	—	—	—	16	4,19	3,94
	(c) Other Metal Products	—	—	—	2	2	1	280	8,09	6,39
12.	Engineering	—	—	—	7	25	24	357	56,32	44,40
	(a) Heavy Engineering	—	—	—	1	2	1	34	21,13	13,55
	(b) Light Engineering	—	—	—	1	14	15	107	14,59	13,70
	(c) Electrical Machinery & Goods	—	—	—	4	8	8	103	7,17	5,92
	(d) Electronic Machinery & Goods	—	—	—	1	1	1	113	13,43	11,23
13.	Vehicles, Vehicle Parts & Transport Equipments	—	—	—	3	7	7	154	19,58	13,05
14.	Other Industries	—	—	—	68	4,44	1,94	3,145	36,88	29,91
15.	Electricity, Gas & Water	—	—	—	3	35	36	24	12,06	9,32
	(a) Electricity Generation & Transmission	—	—	—	3	35	36	18	10,61	8,81
	(b) Non-Conventional Energy	—	—	—	—	—	—	—	—	—
	(c) Gas, Steam & Water Supply	—	—	—	—	—	—	6	1,45	51
16.	Construction	—	—	—	83	4,17	3,96	631	23,61	22,76
III.	TRANSPORT OPERATORS	—	—	—	226	1,62	98	4,929	76,69	58,80
IV.	PROFESSIONAL AND OTHER SERVICES	—	—	—	227	5,26	5,03	7,455	87,68	54,58
V.	PERSONAL LOANS	—	—	—	2,323	10,06	9,20	47,058	179,18	158,39
	1. Loans for Purchase of Consumer Durables	—	—	—	155	45	41	2,562	7,93	6,07
	2. Loans for Housing	—	—	—	81	92	83	3,529	33,36	30,68
	3. Rest of the Personal Loans	—	—	—	2,087	8,70	7,96	40,967	137,88	121,64
VI.	TRADE	—	—	—	241	2,46	2,57	9,424	103,97	82,43
	1. Wholesale Trade	—	—	—	23	52	42	661	28,80	21,72
	2. Retail Trade	—	—	—	218	1,94	2,15	8,763	75,17	60,71
VII.	FINANCE	—	—	—	10	15,21	13,40	51	44,98	41,11
VIII.	ALL OTHERS	—	—	—	1,044	1,87	1,65	16,048	46,53	43,17
TOTAL BANK CREDIT		—	—	—	4,316	88,21	67,45	1,04,690	1206,65	975,90
OF WHICH : 1. Artisans & Village Industries		—	—	—	29	37	44	955	4,24	3,97
2. Other Small Scale Industries		—	—	—	55	1,84	1,46	3,377	110,75	95,98