

**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 2006**

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	7,334	19,67	4,440	17,00	-	-	11,774	36,67
1. Direct Finance	6,865	18,41	4,414	16,79	-	-	11,279	35,20
2. Indirect Finance	469	1,27	26	20	-	-	495	1,47
II. INDUSTRY	1,066	5,05	1,634	9,68	-	-	2,700	14,72
III. TRANSPORT OPERATORS	998	5,34	1,272	9,22	-	-	2,270	14,55
IV. PROFESSIONAL AND OTHER SERVICES	2,024	7,10	2,876	14,50	-	-	4,900	21,60
V. PERSONAL LOANS	22,305	92,49	68,198	266,51	-	-	90,503	359,00
1. Loans for Purchase of Consumer Durables	1,134	4,37	2,948	13,11	-	-	4,082	17,47
2. Loans for Housing	1,521	11,29	3,513	33,99	-	-	5,034	45,28
3. Rest of the Personal Loans	19,650	76,84	61,737	219,42	-	-	81,387	296,25
VI. TRADE	3,269	13,22	4,205	27,07	-	-	7,474	40,29
1. Wholesale Trade	66	67	211	1,03	-	-	277	1,70
2. Retail Trade	3,203	12,55	3,994	26,04	-	-	7,197	38,59
VII. FINANCE	10	5	54	46	-	-	64	52
VIII. ALL OTHERS	5,626	24,09	20,978	81,31	-	-	26,604	105,40
TOTAL BANK CREDIT	42,632	167,00	1,03,657	425,75	-	-	1,46,289	592,76
OF WHICH: 1. Artisans and Village & Tiny Industries	346	1,64	358	2,05	-	-	704	3,68
2. Other Small Scale Industries	391	2,08	706	4,22	-	-	1,097	6,29

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	6,24,470	1984,13	3,44,449	1211,20	50,905	190,90	10,19,824	3386,23
1. Direct Finance	6,21,202	1972,46	3,40,992	1196,59	50,090	186,18	10,12,284	3355,22
2. Indirect Finance	3,268	11,67	3,457	14,61	815	4,72	7,540	31,01
II. INDUSTRY	17,771	36,53	14,433	47,90	24,687	138,37	56,891	222,80
III. TRANSPORT OPERATORS	6,681	27,44	5,539	22,10	10,917	70,74	23,137	120,28
IV. PROFESSIONAL AND OTHER SERVICES	23,387	58,24	27,030	79,17	38,863	137,74	89,280	275,15
V. PERSONAL LOANS	98,874	395,11	1,57,998	723,15	5,90,331	2497,15	8,47,203	3615,41
1. Loans for Purchase of Consumer Durables	5,305	16,87	9,893	38,37	17,842	76,51	33,040	131,75
2. Loans for Housing	9,471	83,08	24,125	219,21	58,294	568,98	91,890	871,27
3. Rest of the Personal Loans	84,098	295,16	1,23,980	465,57	5,14,195	1851,66	7,22,273	2612,39
VI. TRADE	63,103	125,99	52,691	148,78	60,134	198,29	1,75,928	473,06
1. Wholesale Trade	1,545	4,24	1,704	7,86	15,902	29,00	19,151	41,10
2. Retail Trade	61,558	121,75	50,987	140,92	44,232	169,29	1,56,777	431,96
VII. FINANCE	393	1,29	609	1,11	1,032	6,53	2,034	8,93
VIII. ALL OTHERS	17,537	62,48	24,660	134,79	1,11,022	495,17	1,53,219	692,44
TOTAL BANK CREDIT	8,52,216	2691,21	6,27,409	2368,19	8,87,891	3734,90	23,67,516	8794,31
OF WHICH: 1. Artisans and Village & Tiny Industries	11,528	17,73	7,316	17,02	4,396	11,99	23,240	46,74
2. Other Small Scale Industries	3,199	9,88	4,054	17,87	12,288	82,73	19,541	110,48

**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 2006**

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	7,31,843	2139,39	4,29,801	1453,49	1,13,724	715,50	12,75,368	4308,38
1. Direct Finance	7,23,469	2098,05	4,26,167	1430,61	1,11,651	700,30	12,61,287	4228,96
2. Indirect Finance	8,374	41,34	3,634	22,88	2,073	15,20	14,081	79,42
II. INDUSTRY	24,997	82,89	23,063	100,39	77,571	542,55	1,25,631	725,83
III. TRANSPORT OPERATORS	9,428	44,31	7,571	38,29	33,447	236,44	50,446	319,04
IV. PROFESSIONAL AND OTHER SERVICES	34,841	99,34	30,427	108,64	60,224	334,98	1,25,492	542,96
V. PERSONAL LOANS	2,31,841	858,01	3,24,710	1351,38	45,12,208	17123,10	50,68,759	19332,49
1. Loans for Purchase of Consumer Durables	14,944	48,40	11,781	40,64	3,12,686	922,60	3,39,411	1011,63
2. Loans for Housing	23,548	213,71	38,564	387,68	2,19,494	2390,39	2,81,606	2991,78
3. Rest of the Personal Loans	1,93,349	595,90	2,74,365	923,06	39,80,028	13810,11	44,47,742	15329,07
VI. TRADE	1,19,499	366,25	1,13,347	408,13	1,12,448	545,56	3,45,294	1319,95
1. Wholesale Trade	3,102	17,90	1,370	8,86	11,133	104,22	15,605	130,98
2. Retail Trade	1,16,397	348,35	1,11,977	399,28	1,01,315	441,35	3,29,689	1188,97
VII. FINANCE	2,653	8,68	1,528	7,64	1,730	9,82	5,911	26,15
VIII. ALL OTHERS	57,044	161,48	50,849	195,11	3,42,258	1819,40	4,50,151	2175,99
TOTAL BANK CREDIT	12,12,146	3760,36	9,81,296	3663,07	52,53,610	21327,35	74,47,052	28750,79
OF WHICH: 1. Artisans and Village & Tiny Industries	8,964	24,16	9,311	32,91	4,296	17,52	22,571	74,59
2. Other Small Scale Industries	10,105	37,91	8,126	37,20	30,491	133,59	48,722	208,70

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	656	1,30	741	1,05	-	-	1,397	2,35
1. Direct Finance	652	1,29	740	1,04	-	-	1,392	2,34
2. Indirect Finance	4	-	1	-	-	-	5	-
II. INDUSTRY	60	12	146	69	-	-	206	80
III. TRANSPORT OPERATORS	29	21	16	7	-	-	45	27
IV. PROFESSIONAL AND OTHER SERVICES	81	24	108	47	-	-	189	71
V. PERSONAL LOANS	168	1,20	2,540	10,44	-	-	2,708	11,63
1. Loans for Purchase of Consumer Durables	-	-	181	25	-	-	181	25
2. Loans for Housing	54	81	504	3,81	-	-	558	4,62
3. Rest of the Personal Loans	114	38	1,855	6,39	-	-	1,969	6,77
VI. TRADE	262	65	880	1,65	-	-	1,142	2,30
1. Wholesale Trade	-	-	1	2	-	-	1	2
2. Retail Trade	262	65	879	1,63	-	-	1,141	2,28
VII. FINANCE	-	-	1	-	-	-	1	-
VIII. ALL OTHERS	49	18	161	37	-	-	210	55
TOTAL BANK CREDIT	1,305	3,89	4,593	14,73	-	-	5,898	18,61
OF WHICH: 1. Artisans and Village & Tiny Industries	47	7	92	45	-	-	139	51
2. Other Small Scale Industries	13	5	51	21	-	-	64	26

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WESTERN REGION  
DAMAN & DIU

(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	-	-	246	94	-	-	246	94
1. Direct Finance	-	-	241	92	-	-	241	92
2. Indirect Finance	-	-	5	2	-	-	5	2
II. INDUSTRY	-	-	151	75	-	-	151	75
III. TRANSPORT OPERATORS	-	-	101	61	-	-	101	61
IV. PROFESSIONAL AND OTHER SERVICES	-	-	123	64	-	-	123	64
V. PERSONAL LOANS	-	-	2,627	12,55	-	-	2,627	12,55
1. Loans for Purchase of Consumer Durables	-	-	181	40	-	-	181	40
2. Loans for Housing	-	-	228	2,16	-	-	228	2,16
3. Rest of the Personal Loans	-	-	2,218	9,99	-	-	2,218	9,99
VI. TRADE	-	-	601	3,44	-	-	601	3,44
1. Wholesale Trade	-	-	-	-	-	-	-	-
2. Retail Trade	-	-	601	3,44	-	-	601	3,44
VII. FINANCE	-	-	2	1	-	-	2	1
VIII. ALL OTHERS	-	-	116	51	-	-	116	51
TOTAL BANK CREDIT	-	-	3,967	19,45	-	-	3,967	19,45
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	-	-	98	42	-	-	98	42
2. Other Small Scale Industries	-	-	20	15	-	-	20	15

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	28,64,609	6116,10	16,56,023	3803,26	3,55,783	1058,11	48,76,415	10977,47
1. Direct Finance	28,28,421	6035,76	16,40,375	3756,42	3,46,368	1004,77	48,15,164	10796,96
2. Indirect Finance	36,188	80,33	15,648	46,84	9,415	53,34	61,251	180,51
II. INDUSTRY	43,863	107,31	36,310	117,73	58,777	333,80	1,38,950	558,84
III. TRANSPORT OPERATORS	8,660	37,61	5,822	26,16	26,761	173,20	41,243	236,97
IV. PROFESSIONAL AND OTHER SERVICES	35,847	87,03	26,957	71,52	34,920	131,29	97,724	289,84
V. PERSONAL LOANS	5,26,529	1653,87	7,00,025	2800,92	10,50,225	4950,22	22,76,779	9405,00
1. Loans for Purchase of Consumer Durables	46,488	167,46	44,016	185,20	57,241	311,08	1,47,745	663,74
2. Loans for Housing	29,279	222,58	50,046	408,20	1,01,941	778,34	1,81,266	1409,11
3. Rest of the Personal Loans	4,50,762	1263,83	6,05,963	2207,52	8,91,043	3860,80	19,47,768	7332,15
VI. TRADE	1,69,268	343,11	1,28,693	352,85	89,437	338,05	3,87,398	1034,01
1. Wholesale Trade	5,139	15,14	3,726	9,70	5,371	42,37	14,236	67,22
2. Retail Trade	1,64,129	327,97	1,24,967	343,15	84,066	295,67	3,73,162	966,79
VII. FINANCE	10,909	23,30	5,111	14,40	1,797	8,12	17,817	45,82
VIII. ALL OTHERS	6,47,506	1583,27	5,50,576	1699,57	4,82,610	2231,86	16,80,692	5514,71
TOTAL BANK CREDIT	43,07,191	9951,59	31,09,517	8886,42	21,00,310	9224,65	95,17,018	28062,66
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	22,475	45,98	17,764	51,82	5,732	21,03	45,971	118,83
2. Other Small Scale Industries	14,076	38,96	8,226	26,31	13,689	78,49	35,991	143,76