

**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 2007**

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	8,285	24,35	5,947	22,37	–	–	14,232	46,72
1. Direct Finance	7,795	22,89	5,840	21,85	–	–	13,635	44,74
2. Indirect Finance	490	1,45	107	52	–	–	597	1,98
II. INDUSTRY	969	5,51	2,082	12,43	–	–	3,051	17,94
III. TRANSPORT OPERATORS	1,054	6,58	1,723	14,42	–	–	2,777	20,99
IV. PROFESSIONAL AND OTHER SERVICES	2,369	8,86	14,769	38,61	–	–	17,138	47,47
V. PERSONAL LOANS	24,447	106,54	42,988	208,54	–	–	67,435	315,09
1. Loans for Purchase of Consumer Durables	1,372	5,66	3,798	19,17	–	–	5,170	24,83
2. Loans for Housing	1,838	13,31	3,542	33,95	–	–	5,380	47,26
3. Rest of the Personal Loans	21,237	87,57	35,648	155,43	–	–	56,885	243,00
VI. TRADE	3,344	13,19	4,007	24,90	–	–	7,351	38,08
1. Wholesale Trade	154	71	145	88	–	–	299	1,59
2. Retail Trade	3,190	12,48	3,862	24,01	–	–	7,052	36,49
VII. FINANCE	11	8	101	76	–	–	112	84
VIII. ALL OTHERS	4,513	17,28	20,623	75,87	–	–	25,136	93,15
TOTAL BANK CREDIT	44,992	182,38	92,240	397,89	–	–	1,37,232	580,27
OF WHICH : 1. Artisans and Village & Tiny Industries	319	1,74	396	2,42	–	–	715	4,16
2. Other Small Scale Industries	422	2,36	793	4,41	–	–	1,215	6,78

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	6,62,833	2475,24	3,53,759	1525,56	64,458	260,19	10,81,050	4260,99
1. Direct Finance	6,59,053	2461,33	3,50,222	1503,71	62,666	251,76	10,71,941	4216,80
2. Indirect Finance	3,780	13,91	3,537	21,85	1,792	8,43	9,109	44,18
II. INDUSTRY	20,688	56,29	15,883	60,28	25,828	163,93	62,399	280,50
III. TRANSPORT OPERATORS	6,139	28,58	4,289	19,79	17,102	113,83	27,530	162,20
IV. PROFESSIONAL AND OTHER SERVICES	25,746	72,61	35,963	96,88	1,35,755	352,61	1,97,464	522,10
V. PERSONAL LOANS	96,262	417,10	1,49,705	692,30	5,37,419	2421,82	7,83,386	3531,22
1. Loans for Purchase of Consumer Durables	4,900	19,70	6,742	29,43	30,506	189,16	42,148	238,30
2. Loans for Housing	10,113	89,66	19,995	196,18	55,378	531,06	85,486	816,90
3. Rest of the Personal Loans	81,249	307,73	1,22,968	466,70	4,51,535	1701,59	6,55,752	2476,02
VI. TRADE	62,490	131,81	52,963	156,14	50,738	201,68	1,66,191	489,63
1. Wholesale Trade	1,373	3,79	1,405	6,51	6,103	34,95	8,881	45,26
2. Retail Trade	61,117	128,02	51,558	149,63	44,635	166,73	1,57,310	444,37
VII. FINANCE	272	1,14	180	69	1,010	5,56	1,462	7,40
VIII. ALL OTHERS	19,218	64,04	32,801	97,07	1,06,953	433,89	1,58,972	595,00
TOTAL BANK CREDIT	8,93,648	3246,80	6,45,543	2648,72	9,39,263	3953,51	24,78,454	9849,03
OF WHICH : 1. Artisans and Village & Tiny Industries	11,660	19,71	6,780	17,34	3,071	9,16	21,511	46,21
2. Other Small Scale Industries	5,195	22,96	4,726	23,78	11,678	73,26	21,599	120,00

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MARCH 2007**

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	8,55,189	2658,71	5,26,211	1846,90	1,16,534	548,74	14,97,934	5054,35
1. Direct Finance	8,46,334	2618,21	5,20,678	1824,53	1,14,174	535,56	14,81,186	4978,30
2. Indirect Finance	8,855	40,50	5,533	22,37	2,360	13,18	16,748	76,05
II. INDUSTRY	23,503	84,41	25,098	105,90	74,597	472,08	1,23,198	662,40
III. TRANSPORT OPERATORS	7,932	38,67	6,058	31,14	40,142	305,32	54,132	375,13
IV. PROFESSIONAL AND OTHER SERVICES	35,236	100,30	30,035	107,04	2,70,586	1488,77	3,35,857	1696,11
V. PERSONAL LOANS	2,23,025	873,36	3,16,685	1341,78	91,91,442	22445,67	97,31,152	24660,82
1. Loans for Purchase of Consumer Durables	13,389	51,95	12,032	47,65	4,36,303	1392,90	4,61,724	1492,50
2. Loans for Housing	27,326	210,65	36,864	345,92	2,38,679	2607,02	3,02,869	3163,59
3. Rest of the Personal Loans	1,82,310	610,76	2,67,789	948,22	85,16,460	18445,75	89,66,559	20004,73
VI. TRADE	1,16,055	384,26	1,04,544	385,61	1,58,526	820,67	3,79,125	1590,54
1. Wholesale Trade	3,778	28,94	1,452	12,36	59,339	412,29	64,569	453,60
2. Retail Trade	1,12,277	355,32	1,03,092	373,25	99,187	408,38	3,14,556	1136,95
VII. FINANCE	3,101	8,58	2,186	9,88	26,289	312,62	31,576	331,07
VIII. ALL OTHERS	54,271	154,27	40,975	133,48	3,10,847	1478,12	4,06,093	1765,87
TOTAL BANK CREDIT	13,18,312	4302,56	10,51,792	3961,74	101,88,963	27871,99	125,59,067	36136,29
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	8,157	24,11	6,725	25,11	19,769	22,75	34,651	71,97
2. Other Small Scale Industries	9,030	34,62	9,990	41,67	15,611	114,57	34,631	190,86

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	539	1,05	935	1,50	-	-	1,474	2,55
1. Direct Finance	537	1,05	935	1,50	-	-	1,472	2,55
2. Indirect Finance	2	-	-	-	-	-	2	-
II. INDUSTRY	45	9	75	46	-	-	120	54
III. TRANSPORT OPERATORS	23	18	12	7	-	-	35	26
IV. PROFESSIONAL AND OTHER SERVICES	76	24	160	76	-	-	236	1,00
V. PERSONAL LOANS	187	1,34	4,445	15,76	-	-	4,632	17,10
1. Loans for Purchase of Consumer Durables	-	-	332	32	-	-	332	32
2. Loans for Housing	60	85	772	5,15	-	-	832	6,00
3. Rest of the Personal Loans	127	49	3,341	10,29	-	-	3,468	10,78
VI. TRADE	227	63	1,538	2,43	-	-	1,765	3,06
1. Wholesale Trade	-	-	-	-	-	-	-	-
2. Retail Trade	227	63	1,538	2,43	-	-	1,765	3,06
VII. FINANCE	1	-	1	-	-	-	2	-
VIII. ALL OTHERS	69	22	270	45	-	-	339	67
TOTAL BANK CREDIT	1,167	3,75	7,436	21,43	-	-	8,603	25,18
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	32	5	48	24	-	-	80	29
2. Other Small Scale Industries	11	3	23	17	-	-	34	20

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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	-	-	236	99	-	-	236	99
1. Direct Finance	-	-	231	97	-	-	231	97
2. Indirect Finance	-	-	5	1	-	-	5	1
II. INDUSTRY	-	-	189	1,00	-	-	189	1,00
III. TRANSPORT OPERATORS	-	-	60	29	-	-	60	29
IV. PROFESSIONAL AND OTHER SERVICES	-	-	127	74	-	-	127	74
V. PERSONAL LOANS	-	-	2,578	10,32	-	-	2,578	10,32
1. Loans for Purchase of Consumer Durables	-	-	286	88	-	-	286	88
2. Loans for Housing	-	-	338	2,83	-	-	338	2,83
3. Rest of the Personal Loans	-	-	1,954	6,61	-	-	1,954	6,61
VI. TRADE	-	-	415	1,90	-	-	415	1,90
1. Wholesale Trade	-	-	1	-	-	-	1	-
2. Retail Trade	-	-	414	1,89	-	-	414	1,89
VII. FINANCE	-	-	1	-	-	-	1	-
VIII. ALL OTHERS	-	-	225	1,11	-	-	225	1,11
TOTAL BANK CREDIT	-	-	3,831	16,34	-	-	3,831	16,34
<i>OF WHICH</i> : 1. Artisans and Village & Tiny Industries	-	-	78	32	-	-	78	32
2. Other Small Scale Industries	-	-	88	50	-	-	88	50

**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	34,18,174	7886,61	19,40,826	4948,46	4,31,184	1416,19	57,90,184	14251,27
1. Direct Finance	33,68,590	7749,48	19,19,043	4875,98	4,22,437	1368,91	57,10,070	13994,37
2. Indirect Finance	49,584	137,13	21,783	72,48	8,747	47,28	80,114	256,89
II. INDUSTRY	53,793	152,37	32,727	107,57	38,157	254,77	1,24,677	514,72
III. TRANSPORT OPERATORS	9,157	36,77	6,451	30,15	39,390	277,83	54,998	344,74
IV. PROFESSIONAL AND OTHER SERVICES	54,023	151,47	28,956	85,13	1,03,579	294,19	1,86,558	530,80
V. PERSONAL LOANS	4,73,678	1850,81	6,27,443	3010,26	10,88,558	5686,80	21,89,679	10547,87
1. Loans for Purchase of Consumer Durables	77,140	342,79	71,489	345,54	91,919	619,89	2,40,548	1308,22
2. Loans for Housing	36,274	241,12	51,126	390,03	1,15,435	869,77	2,02,835	1500,92
3. Rest of the Personal Loans	3,60,264	1266,90	5,04,828	2274,70	8,81,204	4197,13	17,46,296	7738,72
VI. TRADE	1,93,516	422,60	1,37,391	391,34	1,01,903	375,85	4,32,810	1189,79
1. Wholesale Trade	7,452	29,75	3,200	12,70	11,155	64,76	21,807	107,21
2. Retail Trade	1,86,064	392,85	1,34,191	378,64	90,748	311,09	4,11,003	1082,58
VII. FINANCE	10,177	29,29	4,432	18,12	5,871	25,39	20,480	72,80
VIII. ALL OTHERS	6,45,717	1627,52	5,15,683	1426,77	3,95,879	1668,92	15,57,279	4723,20
TOTAL BANK CREDIT	48,58,235	12157,44	32,93,909	10017,81	22,04,521	9999,94	103,56,665	32175,18
<i>OF WHICH</i> : 1. Artisans and Village & Tiny Industries	27,953	63,23	17,853	47,48	7,468	29,96	53,274	140,68
2. Other Small Scale Industries	16,896	61,03	7,383	25,13	11,752	69,63	36,031	155,79