

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2009**

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
<b>I. AGRICULTURE</b>	<b>10,574</b>	<b>90,31</b>	<b>76,59</b>	<b>9,197</b>	<b>166,33</b>	<b>75,99</b>
1. Direct Finance	9,642	84,28	71,55	8,671	77,96	68,37
2. Indirect Finance	932	6,03	5,04	526	88,37	7,62
<b>II. INDUSTRY</b>	<b>1,396</b>	<b>540,93</b>	<b>380,99</b>	<b>4,567</b>	<b>2892,97</b>	<b>1770,06</b>
1. Mining & Quarrying	33	11,55	8,84	161	741,56	479,07
2. Food Manufacturing & Processing	123	27,76	12,04	257	173,78	136,42
(a) Rice Mills, Flour & Dal Mills	11	10,20	2,58	19	9,88	8,20
(b) Sugar	–	–	–	1	5	5
(c) Edible Oils & Vanaspati	2	6	–	9	2,20	2,74
(d) Tea Processing	–	–	–	1	4	2
(e) Processing of Fruits & Vegetables	3	14	8	5	1,09	74
(f) Others	107	17,36	9,37	222	160,52	124,69
3. Beverage & Tobacco	27	6,46	3,03	52	36,83	31,31
4. Textiles	75	15,03	15,64	135	10,65	8,94
(a) Cotton Textiles	8	12	6	12	4,66	4,40
(b) Jute & Other Natural Fibre Textiles	7	4	3	1	1	1
(c) Handloom Textiles & Khadi	8	4	3	4	32	6
(d) Other Textiles & Textile Products	52	14,83	15,53	118	5,67	4,48
5. Paper, Paper Products & Printing	55	2,77	2,19	222	52,25	48,20
6. Woods and Wood Products	59	99	74	91	5,54	4,31
7. Leather & Leather Products	4	53	46	15	1,26	94
8. Gems and Jewellery	4	3	2	20	4,87	3,51
9. Rubber & Plastic Products	35	2,03	1,29	274	36,31	22,06
10. Chemicals & Chemical Products	33	52,73	13,38	135	202,08	106,95
(a) Heavy Industrial Chemicals	–	–	–	15	6,27	5,02
(b) Fertilisers	1	35,00	–	3	31,25	41
(c) Drugs & Pharmaceuticals	8	10,13	9,66	44	92,02	82,54
(d) Non-Edible Oils	–	–	–	1	20	7
(e) Other Chemicals & Chemical Products	24	7,60	3,72	72	72,33	18,91
11. Petroleum, Coal Products & Nuclear Fuels	–	–	–	4	53,10	9,83
12. Manufacture of Cement & Cement Products	10	124,69	80,19	55	12,20	7,71
13. Basic Metals & Metal Products	104	28,62	18,76	329	438,48	306,96
(a) Iron & Steel	4	24	21	87	311,86	198,03
(b) Non-Ferrous Metals	14	15,08	8,95	36	28,92	21,83
(c) Metal Products	86	13,30	9,60	206	97,70	87,09
14. Engineering	101	48,58	38,08	577	261,95	193,84
(a) Heavy Engineering	11	4,83	3,31	48	39,73	34,85
(b) Light Engineering	60	6,32	5,96	370	169,49	118,23
(c) Electrical Machinery & Goods	22	5,89	2,38	131	48,76	37,87
(d) Electronic Machinery & Goods	8	31,54	26,43	28	3,96	2,90
15. Vehicles, Vehicle Parts & Transport Equipments	41	74,57	51,60	97	415,26	125,00
16. Other Industries	395	41,75	40,77	1,107	215,98	121,11
17. Electricity, Gas & Water	2	41	42	14	14,12	6,01
(a) Electricity Generation & Transmission	–	–	–	1	6,37	–
(b) Non-Conventional Energy	–	–	–	2	3,22	2,43
(c) Gas, Steam & Water Supply	2	41	42	11	4,53	3,58
18. Construction	295	102,43	93,54	1,022	216,75	157,90
(a) Other than Infrastructure	167	92,99	88,83	573	112,72	86,34
(b) Infrastructure Construction	128	9,44	4,72	449	104,03	71,56
<b>III. TRANSPORT OPERATORS</b>	<b>2,032</b>	<b>100,60</b>	<b>76,92</b>	<b>4,432</b>	<b>457,29</b>	<b>346,35</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,323</b>	<b>102,79</b>	<b>80,44</b>	<b>6,453</b>	<b>767,51</b>	<b>607,86</b>
1. Professional Services	297	7,18	5,63	910	60,96	48,14
2. Tourism, Hotel & Restaurants	430	52,86	41,09	807	173,22	128,84
3. Recreation services	27	1,70	87	93	10,76	9,30
4. IT and Telecommunications	7	54	54	62	9,37	8,15
5. Others	1,562	40,51	32,31	4,581	513,19	413,44
<b>V. PERSONAL LOANS</b>	<b>31,193</b>	<b>570,16</b>	<b>462,84</b>	<b>97,839</b>	<b>2138,30</b>	<b>1637,43</b>
1. Housing	4,673	221,34	184,08	16,303	1052,02	866,44
2. Consumer Durables	740	4,08	2,91	1,213	11,49	8,99
3. Vehicles	5,761	110,63	93,87	33,871	463,75	300,98
4. Education	862	24,11	19,50	1,936	56,64	40,48
5. Personal Credit Cards	1,675	20,37	7,97	1,932	10,29	7,26
6. Others	17,482	189,63	154,51	42,584	544,10	413,28
<b>VI. TRADE</b>	<b>3,294</b>	<b>80,58</b>	<b>65,73</b>	<b>6,810</b>	<b>619,46</b>	<b>469,13</b>
1. Wholesale Trade	136	11,86	8,02	559	174,64	127,43
2. Retail Trade	3,158	68,72	57,71	6,251	444,82	341,70
<b>VII. FINANCE</b>	<b>39</b>	<b>77</b>	<b>49</b>	<b>122</b>	<b>234,49</b>	<b>91,05</b>
<b>VIII. ALL OTHERS</b>	<b>3,405</b>	<b>55,94</b>	<b>51,24</b>	<b>7,287</b>	<b>127,46</b>	<b>95,49</b>
<b>TOTAL BANK CREDIT</b>	<b>54,256</b>	<b>1542,07</b>	<b>1195,23</b>	<b>1,36,707</b>	<b>7403,80</b>	<b>5093,36</b>

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