

**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 2009**

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	9,936	37,27	8,367	38,04	–	–	18,303	75,31
1. Direct Finance	9,038	34,74	7,945	36,87	–	–	16,983	71,60
2. Indirect Finance	898	2,54	422	1,17	–	–	1,320	3,71
II. INDUSTRY	739	4,46	1,635	11,01	–	–	2,374	15,47
III. TRANSPORT OPERATORS	838	6,89	658	4,86	–	–	1,496	11,75
IV. PROFESSIONAL AND OTHER SERVICES	1,724	9,71	4,080	27,33	–	–	5,804	37,05
V. PERSONAL LOANS	22,653	113,42	69,187	271,17	–	–	91,840	384,59
1. Loans for Housing	1,456	10,93	3,077	27,49	–	–	4,533	38,42
2. Loans for Purchase of Consumer Durables	723	2,42	1,053	3,89	–	–	1,776	6,31
3. Rest of the Personal Loans	20,474	100,07	65,057	239,79	–	–	85,531	339,86
VI. TRADE	2,621	14,42	3,788	23,84	–	–	6,409	38,26
1. Wholesale Trade	72	48	177	79	–	–	249	1,27
2. Retail Trade	2,549	13,94	3,611	23,05	–	–	6,160	36,98
VII. FINANCE	32	13	22	12	–	–	54	24
VIII. ALL OTHERS	3,267	12,37	6,459	25,18	–	–	9,726	37,54
TOTAL BANK CREDIT	41,810	198,68	94,196	401,54	–	–	1,36,006	600,22

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	7,94,055	3494,62	4,37,365	2102,40	76,605	410,13	13,08,025	6007,16
1. Direct Finance	7,88,972	3476,68	4,34,552	2089,66	75,283	400,31	12,98,807	5966,65
2. Indirect Finance	5,083	17,94	2,813	12,74	1,322	9,83	9,218	40,51
II. INDUSTRY	22,206	68,54	9,114	30,19	29,049	239,10	60,369	337,83
III. TRANSPORT OPERATORS	4,836	25,40	3,862	20,12	18,021	90,03	26,719	135,55
IV. PROFESSIONAL AND OTHER SERVICES	43,602	156,77	29,230	96,07	52,799	311,48	1,25,631	564,31
V. PERSONAL LOANS	96,435	453,64	1,53,269	717,54	5,86,476	2504,65	8,36,180	3675,83
1. Loans for Housing	7,456	66,66	16,022	156,86	46,868	440,36	70,346	663,88
2. Loans for Purchase of Consumer Durables	3,783	11,06	5,155	12,94	10,682	36,98	19,620	60,98
3. Rest of the Personal Loans	85,196	375,92	1,32,092	547,74	5,28,926	2027,31	7,46,214	2950,97
VI. TRADE	58,279	139,40	52,153	145,57	50,475	253,47	1,60,907	538,44
1. Wholesale Trade	798	2,45	693	2,50	6,008	63,75	7,499	68,70
2. Retail Trade	57,481	136,96	51,460	143,07	44,467	189,72	1,53,408	469,74
VII. FINANCE	1,196	3,06	391	1,00	472	1,94	2,059	6,01
VIII. ALL OTHERS	19,977	71,21	14,596	45,75	49,856	218,21	84,429	335,17
TOTAL BANK CREDIT	10,40,586	4412,65	6,99,980	3158,64	8,63,753	4029,01	26,04,319	11600,31

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SMALL BORROWAL ACCOUNTS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2009**

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	9,42,983	3533,35	6,45,088	2568,35	25,77,617	2843,07	41,65,688	8944,77
1. Direct Finance	9,35,139	3492,44	6,39,779	2539,73	25,70,293	2760,15	41,45,211	8792,32
2. Indirect Finance	7,844	40,91	5,309	28,62	7,324	82,92	20,477	152,45
II. INDUSTRY	15,107	64,03	13,507	75,77	3,96,138	1961,04	4,24,752	2100,85
III. TRANSPORT OPERATORS	5,833	34,62	4,629	26,80	42,135	226,86	52,597	288,27
IV. PROFESSIONAL AND OTHER SERVICES	42,308	137,06	32,110	127,10	62,721	445,41	1,37,139	709,57
V. PERSONAL LOANS	2,40,443	1020,19	3,24,797	1477,96	183,37,648	30272,04	189,02,888	32770,19
1. Loans for Housing	34,715	234,03	40,006	335,68	1,89,278	1745,21	2,63,999	2314,92
2. Loans for Purchase of Consumer Durables	13,395	47,33	16,143	54,37	4,80,898	186,71	5,10,436	288,41
3. Rest of the Personal Loans	1,92,333	738,83	2,68,648	1087,91	176,67,472	28340,12	181,28,453	30166,86
VI. TRADE	1,09,053	406,28	1,04,260	412,27	1,36,041	951,36	3,49,354	1769,91
1. Wholesale Trade	3,163	21,99	1,831	14,32	33,628	425,65	38,622	461,96
2. Retail Trade	1,05,890	384,30	1,02,429	397,95	1,02,413	525,70	3,10,732	1307,95
VII. FINANCE	11,312	26,37	6,311	16,41	2,514	12,53	20,137	55,32
VIII. ALL OTHERS	26,297	80,36	26,992	90,69	2,46,783	2255,94	3,00,072	2427,00
TOTAL BANK CREDIT	13,93,336	5302,27	11,57,694	4795,35	218,01,597	38968,26	243,52,627	49065,88

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	381	1,22	195	74	-	-	576	1,95
1. Direct Finance	375	1,20	194	72	-	-	569	1,92
2. Indirect Finance	6	1	1	2	-	-	7	3
II. INDUSTRY	32	11	37	24	-	-	69	35
III. TRANSPORT OPERATORS	20	17	5	5	-	-	25	22
IV. PROFESSIONAL AND OTHER SERVICES	66	25	539	2,03	-	-	605	2,28
V. PERSONAL LOANS	171	1,43	1,466	7,72	-	-	1,637	9,15
1. Loans for Housing	69	85	223	2,46	-	-	292	3,31
2. Loans for Purchase of Consumer Durables	8	3	23	5	-	-	31	8
3. Rest of the Personal Loans	94	55	1,220	5,21	-	-	1,314	5,76
VI. TRADE	171	46	63	29	-	-	234	75
1. Wholesale Trade	-	-	1	(..)	-	-	1	(..)
2. Retail Trade	171	46	62	29	-	-	233	74
VII. FINANCE	-	-	-	-	-	-	-	-
VIII. ALL OTHERS	76	26	372	85	-	-	448	1,11
TOTAL BANK CREDIT	917	3,89	2,677	11,92	-	-	3,594	15,81

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MARCH 2009**

**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	-	-	112	52	-	-	112	52
1. Direct Finance	-	-	105	47	-	-	105	47
2. Indirect Finance	-	-	7	5	-	-	7	5
II. INDUSTRY	-	-	90	58	-	-	90	58
III. TRANSPORT OPERATORS	-	-	18	10	-	-	18	10
IV. PROFESSIONAL AND OTHER SERVICES	-	-	173	94	-	-	173	94
V. PERSONAL LOANS	-	-	1,920	9,66	-	-	1,920	9,66
1. Loans for Housing	-	-	202	1,93	-	-	202	1,93
2. Loans for Purchase of Consumer Durables	-	-	86	21	-	-	86	21
3. Rest of the Personal Loans	-	-	1,632	7,52	-	-	1,632	7,52
VI. TRADE	-	-	242	1,20	-	-	242	1,20
1. Wholesale Trade	-	-	-	-	-	-	-	-
2. Retail Trade	-	-	242	1,20	-	-	242	1,20
VII. FINANCE	-	-	1	-	-	-	1	-
VIII. ALL OTHERS	-	-	139	26	-	-	139	26
TOTAL BANK CREDIT	-	-	2,695	13,27	-	-	2,695	13,27

**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	35,43,965	11088,50	21,29,468	7437,98	5,59,390	2431,46	62,32,823	20957,95
1. Direct Finance	35,06,486	10932,03	20,90,670	7234,56	5,47,216	2353,13	61,44,372	20519,71
2. Indirect Finance	37,479	156,48	38,798	203,42	12,174	78,33	88,451	438,24
II. INDUSTRY	38,505	107,80	27,651	93,88	56,943	537,85	1,23,099	739,53
III. TRANSPORT OPERATORS	10,211	42,66	6,409	30,50	22,865	119,76	39,485	192,92
IV. PROFESSIONAL AND OTHER SERVICES	52,324	159,98	40,544	143,50	78,626	721,35	1,71,494	1024,83
V. PERSONAL LOANS	4,61,343	1959,36	6,35,233	3353,35	11,56,726	6494,33	22,53,302	11807,04
1. Loans for Housing	50,474	315,55	64,516	460,43	1,30,014	973,71	2,45,004	1749,68
2. Loans for Purchase of Consumer Durables	23,049	94,48	25,649	118,24	39,825	176,84	88,523	389,55
3. Rest of the Personal Loans	3,87,820	1549,33	5,45,068	2774,68	9,86,887	5343,78	19,19,775	9667,80
VI. TRADE	1,91,450	476,53	1,50,188	481,76	1,36,842	888,07	4,78,480	1846,37
1. Wholesale Trade	4,544	16,23	3,975	14,51	5,473	39,18	13,992	69,92
2. Retail Trade	1,86,906	460,30	1,46,213	467,26	1,31,369	848,89	4,64,488	1776,44
VII. FINANCE	2,15,157	1217,62	76,832	416,42	30,771	164,33	3,22,760	1798,37
VIII. ALL OTHERS	5,40,654	1772,20	3,99,144	1419,68	3,68,011	1811,58	13,07,809	5003,46
TOTAL BANK CREDIT	50,53,609	16824,66	34,65,469	13377,08	24,10,174	13168,72	109,29,252	43370,47