

**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 2008**

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
<b>I. AGRICULTURE</b>	<b>9,424</b>	<b>28,69</b>	<b>7,854</b>	<b>31,08</b>	–	–	<b>17,278</b>	<b>59,77</b>
1. Direct Finance	8,997	27,42	7,698	30,43	–	–	16,695	57,85
2. Indirect Finance	427	1,27	156	64	–	–	583	1,92
<b>II. INDUSTRY</b>	<b>964</b>	<b>4,74</b>	<b>6,661</b>	<b>21,58</b>	–	–	<b>7,625</b>	<b>26,32</b>
<b>III. TRANSPORT OPERATORS</b>	<b>1,077</b>	<b>7,18</b>	<b>1,135</b>	<b>6,33</b>	–	–	<b>2,212</b>	<b>13,51</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,320</b>	<b>9,87</b>	<b>8,191</b>	<b>37,83</b>	–	–	<b>10,511</b>	<b>47,70</b>
<b>V. PERSONAL LOANS</b>	<b>22,676</b>	<b>106,79</b>	<b>48,788</b>	<b>242,79</b>	–	–	<b>71,464</b>	<b>349,58</b>
1. Loans for Purchase of Consumer Durables	989	3,83	2,547	15,43	–	–	3,536	19,26
2. Loans for Housing	1,970	13,68	3,667	34,18	–	–	5,637	47,87
3. Rest of the Personal Loans	19,717	89,29	42,574	193,17	–	–	62,291	282,46
<b>VI. TRADE</b>	<b>3,388</b>	<b>13,72</b>	<b>4,122</b>	<b>24,58</b>	–	–	<b>7,510</b>	<b>38,30</b>
1. Wholesale Trade	96	57	104	64	–	–	200	1,21
2. Retail Trade	3,292	13,15	4,018	23,94	–	–	7,310	37,09
<b>VII. FINANCE</b>	<b>20</b>	<b>10</b>	<b>88</b>	<b>70</b>	–	–	<b>108</b>	<b>80</b>
<b>VIII. ALL OTHERS</b>	<b>7,038</b>	<b>25,45</b>	<b>33,126</b>	<b>89,19</b>	–	–	<b>40,164</b>	<b>114,64</b>
<b>TOTAL BANK CREDIT</b>	<b>46,907</b>	<b>196,54</b>	<b>1,09,965</b>	<b>454,07</b>	–	–	<b>1,56,872</b>	<b>650,61</b>

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
<b>I. AGRICULTURE</b>	<b>7,32,798</b>	<b>3106,04</b>	<b>4,10,715</b>	<b>1910,92</b>	<b>78,960</b>	<b>337,12</b>	<b>12,22,473</b>	<b>5354,08</b>
1. Direct Finance	7,30,235	3095,92	4,08,730	1901,31	78,130	333,47	12,17,095	5330,71
2. Indirect Finance	2,563	10,12	1,985	9,61	830	3,65	5,378	23,38
<b>II. INDUSTRY</b>	<b>22,774</b>	<b>132,13</b>	<b>14,635</b>	<b>95,88</b>	<b>87,087</b>	<b>339,59</b>	<b>1,24,496</b>	<b>567,59</b>
<b>III. TRANSPORT OPERATORS</b>	<b>5,226</b>	<b>25,19</b>	<b>4,250</b>	<b>20,09</b>	<b>13,938</b>	<b>73,38</b>	<b>23,414</b>	<b>118,67</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>36,482</b>	<b>176,96</b>	<b>27,275</b>	<b>88,86</b>	<b>72,742</b>	<b>292,68</b>	<b>1,36,499</b>	<b>558,50</b>
<b>V. PERSONAL LOANS</b>	<b>92,255</b>	<b>448,87</b>	<b>1,34,564</b>	<b>679,81</b>	<b>4,52,781</b>	<b>2298,28</b>	<b>6,79,600</b>	<b>3426,96</b>
1. Loans for Purchase of Consumer Durables	3,790	12,95	4,700	14,00	12,724	95,93	21,214	122,88
2. Loans for Housing	8,633	79,08	19,423	185,75	50,245	469,72	78,301	734,55
3. Rest of the Personal Loans	79,832	356,84	1,10,441	480,07	3,89,812	1732,62	5,80,085	2569,53
<b>VI. TRADE</b>	<b>56,775</b>	<b>129,58</b>	<b>50,303</b>	<b>147,30</b>	<b>55,600</b>	<b>214,23</b>	<b>1,62,678</b>	<b>491,11</b>
1. Wholesale Trade	922	2,78	1,749	6,81	4,291	31,26	6,962	40,85
2. Retail Trade	55,853	126,80	48,554	140,48	51,309	182,97	1,55,716	450,25
<b>VII. FINANCE</b>	<b>371</b>	<b>1,13</b>	<b>243</b>	<b>80</b>	<b>440</b>	<b>2,35</b>	<b>1,054</b>	<b>4,28</b>
<b>VIII. ALL OTHERS</b>	<b>35,692</b>	<b>170,54</b>	<b>41,869</b>	<b>154,82</b>	<b>2,01,637</b>	<b>762,64</b>	<b>2,79,198</b>	<b>1088,00</b>
<b>TOTAL BANK CREDIT</b>	<b>9,82,373</b>	<b>4190,44</b>	<b>6,83,854</b>	<b>3098,47</b>	<b>9,63,185</b>	<b>4320,28</b>	<b>26,29,412</b>	<b>11609,19</b>

**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 2008**

**WESTERN REGION**

**STATE : MAHARASHTRA**

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	1	2	3	4	5	6	7	8
<b>I. AGRICULTURE</b>	9,76,368	3430,06	6,19,573	2451,53	3,96,295	1602,56	19,92,236	7484,15
1. Direct Finance	9,68,138	3385,64	6,13,617	2417,81	3,58,037	1422,71	19,39,792	7226,16
2. Indirect Finance	8,230	44,43	5,956	33,72	38,258	179,84	52,444	257,99
<b>II. INDUSTRY</b>	18,697	76,15	19,100	96,65	7,70,950	1420,15	8,08,747	1592,96
<b>III. TRANSPORT OPERATORS</b>	6,823	36,52	5,688	31,46	18,969	87,62	31,480	155,61
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	38,611	119,48	31,041	118,63	34,38,399	12840,22	35,08,051	13078,34
<b>V. PERSONAL LOANS</b>	1,81,514	789,64	2,89,132	1321,62	146,53,385	18920,91	151,24,031	21032,16
1. Loans for Purchase of Consumer Durables	13,043	42,71	16,082	55,23	57,944	463,74	87,069	561,68
2. Loans for Housing	27,028	204,01	36,123	349,45	1,96,633	1929,77	2,59,784	2483,24
3. Rest of the Personal Loans	1,41,443	542,91	2,36,927	916,93	143,98,808	16527,39	147,77,178	17987,24
<b>VI. TRADE</b>	1,13,821	413,65	1,11,561	430,94	1,47,934	828,00	3,73,316	1672,59
1. Wholesale Trade	4,689	33,19	2,040	13,71	33,460	331,12	40,189	378,01
2. Retail Trade	1,09,132	380,46	1,09,521	417,23	1,14,474	496,88	3,33,127	1294,57
<b>VII. FINANCE</b>	4,191	11,91	3,352	11,25	12,471	58,11	20,014	81,27
<b>VIII. ALL OTHERS</b>	1,15,814	359,17	1,02,998	398,77	4,98,147	3382,77	7,16,959	4140,72
<b>TOTAL BANK CREDIT</b>	14,55,839	5236,58	11,82,445	4860,85	199,36,550	39140,35	225,74,834	49237,78

**DADRA & NAGAR HAVELI**

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	1	2	3	4	5	6	7	8
<b>I. AGRICULTURE</b>	321	1,08	191	59	–	–	512	1,67
1. Direct Finance	319	1,08	191	59	–	–	510	1,67
2. Indirect Finance	2	–	–	–	–	–	2	–
<b>II. INDUSTRY</b>	44	16	39	26	–	–	83	41
<b>III. TRANSPORT OPERATORS</b>	20	17	5	4	–	–	25	21
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	55	23	204	67	–	–	259	91
<b>V. PERSONAL LOANS</b>	148	1,26	1,132	6,40	–	–	1,280	7,67
1. Loans for Purchase of Consumer Durables	7	1	20	8	–	–	27	9
2. Loans for Housing	67	93	231	2,67	–	–	298	3,59
3. Rest of the Personal Loans	74	33	881	3,66	–	–	955	3,98
<b>VI. TRADE</b>	193	56	71	39	–	–	264	95
1. Wholesale Trade	–	–	1	2	–	–	1	2
2. Retail Trade	193	56	70	38	–	–	263	93
<b>VII. FINANCE</b>	–	–	–	–	–	–	–	–
<b>VIII. ALL OTHERS</b>	82	28	729	2,78	–	–	811	3,07
<b>TOTAL BANK CREDIT</b>	863	3,75	2,371	11,14	–	–	3,234	14,89

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MARCH 2008**

**WESTERN REGION  
DAMAN & DIU**

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	1	2	3	4	5	6	7	8
<b>I. AGRICULTURE</b>	-	-	186	70	-	-	186	70
1. Direct Finance	-	-	184	69	-	-	184	69
2. Indirect Finance	-	-	2	2	-	-	2	2
<b>II. INDUSTRY</b>	-	-	105	63	-	-	105	63
<b>III. TRANSPORT OPERATORS</b>	-	-	30	15	-	-	30	15
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	-	-	212	1,02	-	-	212	1,02
<b>V. PERSONAL LOANS</b>	-	-	2,112	9,66	-	-	2,112	9,66
1. Loans for Purchase of Consumer Durables	-	-	201	82	-	-	201	82
2. Loans for Housing	-	-	210	2,05	-	-	210	2,05
3. Rest of the Personal Loans	-	-	1,701	6,79	-	-	1,701	6,79
<b>VI. TRADE</b>	-	-	341	1,78	-	-	341	1,78
1. Wholesale Trade	-	-	-	-	-	-	-	-
2. Retail Trade	-	-	341	1,78	-	-	341	1,78
<b>VII. FINANCE</b>	-	-	1	-	-	-	1	-
<b>VIII. ALL OTHERS</b>	-	-	563	1,51	-	-	563	1,51
<b>TOTAL BANK CREDIT</b>	-	-	3,550	15,44	-	-	3,550	15,44

**SOUTHERN REGION  
STATE : ANDHRA PRADESH**

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	1	2	3	4	5	6	7	8
<b>I. AGRICULTURE</b>	38,28,618	10081,26	22,43,085	6529,27	5,59,288	2109,65	66,30,991	18720,19
1. Direct Finance	37,94,060	9965,44	22,21,465	6420,42	5,52,182	2066,30	65,67,707	18452,16
2. Indirect Finance	34,558	115,82	21,620	108,85	7,106	43,36	63,284	268,03
<b>II. INDUSTRY</b>	51,440	133,49	55,047	171,29	74,400	555,34	1,80,887	860,12
<b>III. TRANSPORT OPERATORS</b>	9,606	42,92	7,589	30,49	26,105	157,05	43,300	230,46
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	54,502	146,15	35,707	111,67	68,404	303,77	1,58,613	561,59
<b>V. PERSONAL LOANS</b>	4,02,597	1690,86	6,19,607	3181,67	11,58,776	6503,78	21,80,980	11376,31
1. Loans for Purchase of Consumer Durables	28,537	110,52	32,715	140,15	61,406	364,97	1,22,658	615,64
2. Loans for Housing	37,059	259,10	59,699	462,87	1,30,674	967,53	2,27,432	1689,51
3. Rest of the Personal Loans	3,37,001	1321,24	5,27,193	2578,65	9,66,696	5171,28	18,30,890	9071,16
<b>VI. TRADE</b>	1,98,148	459,58	1,38,776	422,72	1,08,672	411,30	4,45,596	1293,60
1. Wholesale Trade	4,669	25,70	2,991	11,63	7,810	43,98	15,470	81,31
2. Retail Trade	1,93,479	433,88	1,35,785	411,09	1,00,862	367,32	4,30,126	1212,29
<b>VII. FINANCE</b>	15,182	72,36	11,416	45,31	31,526	162,36	58,124	280,02
<b>VIII. ALL OTHERS</b>	5,84,360	2038,45	3,17,618	1279,52	3,46,348	1693,44	12,48,326	5011,42
<b>TOTAL BANK CREDIT</b>	51,44,453	14665,07	34,28,845	11771,93	23,73,519	11896,70	109,46,817	38333,71