

State : Goa

Table No. 5.6 – State and Bank Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2000

WESTERN REGION			(Amount in Rupees Lakh)						
OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6	7	8	9
I. AGRICULTURE	2,483	14,21	9,90	8,786	53,46	45,95	4	57,65	8,75
1. Direct Finance	2,465	12,96	8,51	8,669	48,34	40,84	1	5,00	5,00
2. Indirect Finance	18	1,25	1,39	117	5,13	5,11	3	52,65	3,75
II. INDUSTRY	4,043	194,14	167,03	11,339	628,50	483,91	12	10,34	4,89
1. Mining & Quarrying	25	58,02	45,26	134	232,53	185,16	1	50	-
2. Food Manufacturing & Processing	28	4,51	3,56	295	31,16	19,06	-	-	-
(a) Rice Mills, Flour & Dal Mills	3	1,07	99	12	13	12	-	-	-
(b) Sugar	-	-	-	2	30	28	-	-	-
(c) Edible Oils & Vanaspati	2	90	87	1	8	-	-	-	-
(d) Tea Processing	-	-	-	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	3	23	22	11	2,89	1,13	-	-	-
(f) Others	20	2,31	1,48	269	27,76	17,53	-	-	-
3. Beverage & Tobacco	21	2,38	1,34	68	12,64	11,33	-	-	-
4. Textiles	10	1,56	1,38	104	4,12	2,84	-	-	-
(a) Cotton Textiles	-	-	-	4	4	4	-	-	-
(b) Jute Textiles	-	-	-	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	3	5	4	-	-	-
(d) Other Textiles	10	1,56	1,38	97	4,03	2,77	-	-	-
5. Paper, Paper Products & Printing	50	4,27	3,74	160	3,46	2,83	-	-	-
6. Leather & Leather Products	4	21	18	18	65	56	-	-	-
7. Rubber & Rubber Products	22	3,60	2,73	40	56	50	-	-	-
8. Chemicals & Chemical Products	61	17,77	17,08	237	133,75	94,71	3	2,40	26
(a) Heavy Industrial Chemicals	-	-	-	4	27	14	-	-	-
(b) Fertilisers	3	8,56	8,44	5	45,50	28,98	-	-	-
(c) Drugs & Pharmaceuticals	8	1,01	98	72	60,72	43,36	1	80	26
(d) Non-Edible Oils	-	-	-	3	9	6	-	-	-
(e) Other Chemicals & Chemical Products	50	8,20	7,67	153	27,18	22,17	2	1,60	-
9. Petroleum, Coal Products & Nuclear Fuels	2	23	21	3	10	5	-	-	-
10. Manufacture of Cement & Cement Products	8	1,33	96	28	3,95	4,09	-	-	-
11. Basic Metals & Metal Products	93	37,73	38,46	460	40,38	29,20	-	-	-
(a) Iron & Steel	34	31,35	33,58	144	32,05	22,96	-	-	-
(b) Non-Ferrous Metals	7	2,78	2,09	11	2,62	1,26	-	-	-
(c) Other Metal Products	52	3,59	2,79	305	5,71	4,98	-	-	-
12. Engineering	39	11,68	14,25	312	35,13	28,37	4	4,35	2,34
(a) Heavy Engineering	2	45	43	16	5,19	2,01	-	-	-
(b) Light Engineering	3	1,36	4,24	169	17,53	16,95	-	-	-
(c) Electrical Machinery & Goods	27	5,21	4,80	109	2,90	2,30	2	2,60	1,66
(d) Electronic Machinery & Goods	7	4,67	4,79	18	9,51	7,11	2	1,75	68
13. Vehicles, Vehicle Parts & Transport Equipments	18	5,89	3,92	106	21,58	20,53	-	-	-
14. Other Industries	3,615	42,27	29,89	7,987	75,19	58,05	4	3,09	2,29
15. Electricity, Gas & Water	10	39	38	10	2,26	1,71	-	-	-
(a) Electricity Generation & Transmission	1	5	5	7	1,84	1,64	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	9	34	33	3	42	7	-	-	-
16. Construction	37	2,32	3,69	1,377	31,04	24,92	-	-	-
III. TRANSPORT OPERATORS	1,124	18,30	11,21	4,514	74,00	54,74	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	1,551	15,67	12,67	6,316	154,71	118,96	1	25	29
V. PERSONAL LOANS	13,872	69,45	58,04	42,366	230,94	201,33	-	-	-

1. Loans for Purchase of Consumer Durables	472	1,75	1,29	4,798	16,97	13,49	-	-	-
2. Loans for Housing	3,035	28,23	24,44	6,523	53,17	47,29	-	-	-
3. Rest of the Personal Loans	10,365	39,46	32,31	31,045	160,80	140,54	-	-	-
VI. TRADE	2,066	41,99	37,12	7,780	91,49	76,16	-	-	-
1. Wholesale Trade	218	23,83	22,74	562	26,58	23,33	-	-	-
2. Retail Trade	1,848	18,16	14,38	7,218	64,91	52,83	-	-	-
VII. FINANCE	40	12	12	86	34,61	23,16	-	-	-
VIII. ALL OTHERS	1,765	15,22	12,41	12,820	87,26	77,71	-	-	-
TOTAL BANK CREDIT	26,944	369,11	308,50	94,007	1354,96	1081,92	17	68,23	13,93
OF WHICH: 1. Artisans & Village Industries	882	1,44	1,20	3,987	6,51	6,29	-	-	-
2. Other Small Scale Industries	1,857	45,79	36,00	3,866	103,80	84,13	3	2,35	68

OCCUPATION	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	-	-	-	128	3,42	3,62	11,401	128,74	68,23
1. Direct Finance	-	-	-	122	48	76	11,257	66,78	55,11
2. Indirect Finance	-	-	-	6	2,94	2,86	144	61,96	13,12
II. INDUSTRY	-	-	-	706	122,29	115,41	16,100	955,27	771,24
1. Mining & Quarrying	-	-	-	15	16,61	15,88	175	307,65	246,30
2. Food Manufacturing & Processing	-	-	-	10	3,25	2,19	333	38,92	24,80
(a) Rice Mills, Flour & Dal Mills	-	-	-	-	-	-	15	1,20	1,11
(b) Sugar	-	-	-	-	-	-	2	30	28
(c) Edible Oils & Vanaspati	-	-	-	-	-	-	3	98	87
(d) Tea Processing	-	-	-	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-	14	3,12	1,34
(f) Others	-	-	-	10	3,25	2,19	299	33,32	21,20
3. Beverage & Tobacco	-	-	-	7	70	65	96	15,72	13,33
4. Textiles	-	-	-	8	25,55	23,38	122	31,23	27,61
(a) Cotton Textiles	-	-	-	4	23,05	20,88	8	23,09	20,91
(b) Jute Textiles	-	-	-	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	-	-	-	3	5	4
(d) Other Textiles	-	-	-	4	2,50	2,50	111	8,09	6,65
5. Paper, Paper Products & Printing	-	-	-	4	79	1,06	214	8,52	7,63
6. Leather & Leather Products	-	-	-	-	-	-	22	86	75
7. Rubber & Rubber Products	-	-	-	2	9	2	64	4,24	3,25
8. Chemicals & Chemical Products	-	-	-	10	38,13	37,73	311	192,05	149,79
(a) Heavy Industrial Chemicals	-	-	-	1	80	80	5	1,07	94
(b) Fertilisers	-	-	-	3	30,25	30,11	11	84,31	67,52
(c) Drugs & Pharmaceuticals	-	-	-	4	6,97	6,79	85	69,50	51,39
(d) Non-Edible Oils	-	-	-	1	2	2	4	11	8
(e) Other Chemicals & Chemical Products	-	-	-	1	9	1	206	37,06	29,85
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-	5	33	26
10. Manufacture of Cement & Cement Products	-	-	-	5	2	2	41	5,30	5,06
11. Basic Metals & Metal Products	-	-	-	18	14,67	15,00	571	92,77	82,66
(a) Iron & Steel	-	-	-	13	14,59	14,91	191	77,99	71,45
(b) Non-Ferrous Metals	-	-	-	-	-	-	18	5,40	3,35
(c) Other Metal Products	-	-	-	5	9	9	362	9,39	7,86
12. Engineering	-	-	-	12	3,30	3,13	367	54,46	48,09
(a) Heavy Engineering	-	-	-	1	2,03	1,86	19	7,67	4,30
(b) Light Engineering	-	-	-	4	13	13	176	19,01	21,31
(c) Electrical Machinery & Goods	-	-	-	7	1,13	1,15	145	11,84	9,91
(d) Electronic Machinery & Goods	-	-	-	-	-	-	27	15,93	12,57
13. Vehicles, Vehicle Parts & Transport Equipments	-	-	-	42	2,36	1,82	166	29,83	26,27
14. Other Industries	-	-	-	378	7,11	6,53	11,984	127,66	96,75
15. Electricity, Gas & Water	-	-	-	2	7	6	22	2,72	2,14
(a) Electricity Generation & Transmission	-	-	-	-	-	-	8	1,89	1,69
(b) Non-Conventional Energy	-	-	-	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	2	7	6	14	83	45

16. Construction	-	-	-	193	9,64	7,95	1,607	43,01	36,56
III. TRANSPORT OPERATORS	-	-	-	151	1,60	1,21	5,789	93,89	67,16
IV. PROFESSIONAL AND OTHER SERVICES	-	-	-	286	41,46	41,33	8,154	212,09	173,25
V. PERSONAL LOANS	-	-	-	3,724	35,25	30,27	59,962	335,64	289,64
1. Loans for Purchase of Consumer Durables	-	-	-	163	81	73	5,433	19,54	15,51
2. Loans for Housing	-	-	-	390	10,98	9,96	9,948	92,39	81,69
3. Rest of the Personal Loans	-	-	-	3,171	23,45	19,59	44,581	223,71	192,44
VI. TRADE	-	-	-	405	9,96	9,97	10,251	143,45	123,25
1. Wholesale Trade	-	-	-	43	4,95	5,65	823	55,36	51,72
2. Retail Trade	-	-	-	362	5,01	4,32	9,428	88,09	71,54
VII. FINANCE	-	-	-	14	71,63	36,08	140	106,36	59,36
VIII. ALL OTHERS	-	-	-	1,240	12,83	12,04	15,825	115,31	102,16
TOTAL BANK CREDIT	-	-	-	6,654	298,44	249,93	1,27,622	2090,75	1654,28
OF WHICH: 1. Artisans & Village Industries	-	-	-	285	61	43	5,154	8,55	7,92
2. Other Small Scale Industries	-	-	-	122	3,40	3,25	5,848	155,34	124,06