

Western Region

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 2000

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	8,530	14,06	2,319	5,57	-	-	10,849	19,63
1. Direct Finance	8,469	13,78	2,280	5,40	-	-	10,749	19,18
2. Indirect Finance	61	28	39	18	-	-	100	46
II. INDUSTRY	4,426	8,65	9,460	20,50	-	-	13,886	29,15
III. TRANSPORT OPERATORS	2,750	12,93	1,686	6,58	-	-	4,436	19,51
IV. PROFESSIONAL AND OTHER SERVICES	3,772	8,40	3,693	12,07	-	-	7,465	20,47
V. PERSONAL LOANS	24,008	64,13	32,827	111,82	-	-	56,835	175,96
1. Loans for Purchase of Consumer Durables	2,472	5,65	2,867	7,57	-	-	5,339	13,21
2. Loans for Housing	2,896	10,34	5,967	28,88	-	-	8,863	39,22
3. Rest of the Personal Loans	18,640	48,15	23,993	75,38	-	-	42,633	123,52
VI. TRADE	4,785	13,25	4,293	17,38	-	-	9,078	30,63
1. Wholesale Trade	174	43	301	1,16	-	-	475	1,59
2. Retail Trade	4,611	12,82	3,992	16,22	-	-	8,603	29,04
VII. FINANCE	38	22	54	7	-	-	92	29
VIII. ALL OTHERS	5,372	19,66	9,977	39,80	-	-	15,349	59,45
TOTAL BANK CREDIT	53,681	141,29	64,309	213,79	-	-	1,17,990	355,08
OF WHICH: 1. Artisans & Village Industries	1,841	2,32	3,291	5,00	-	-	5,132	7,32
2. Other Small Scale Industries	1,271	4,44	3,665	9,08	-	-	4,936	13,52

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	5,44,425	910,47	2,49,137	489,00	27,243	92,65	8,20,805	1492,12
1. Direct Finance	5,41,103	902,99	2,45,028	478,30	26,667	90,82	8,12,798	1472,10
2. Indirect Finance	3,322	7,48	4,109	10,70	576	1,84	8,007	20,02
II. INDUSTRY	39,953	53,91	43,119	97,53	79,145	178,43	1,62,217	329,86
III. TRANSPORT OPERATORS	12,322	33,45	10,863	31,53	10,346	33,06	33,531	98,04
IV. PROFESSIONAL AND OTHER SERVICES	22,093	28,74	24,725	49,80	31,775	89,60	78,593	168,14
V. PERSONAL LOANS	1,12,888	243,58	1,30,659	338,23	3,13,001	918,92	5,56,548	1500,73
1. Loans for Purchase of Consumer Durables	9,648	13,74	8,460	14,07	14,833	31,75	32,941	59,56
2. Loans for Housing	14,115	52,78	31,330	136,46	81,163	371,93	1,26,608	561,17
3. Rest of the Personal Loans	89,125	177,06	90,869	187,70	2,17,005	515,24	3,96,999	880,00
VI. TRADE	80,237	97,33	57,624	108,24	45,140	116,04	1,83,001	321,61
1. Wholesale Trade	3,357	6,03	3,891	8,70	7,888	21,09	15,136	35,82
2. Retail Trade	76,880	91,31	53,733	99,54	37,252	94,95	1,67,865	285,79
VII. FINANCE	731	94	1,229	2,13	714	1,74	2,674	4,81
VIII. ALL OTHERS	18,737	47,86	31,043	81,33	62,029	224,60	1,11,809	353,79
TOTAL BANK CREDIT	8,31,386	1416,29	5,48,399	1197,79	5,69,393	1655,03	19,49,178	4269,11
OF WHICH: 1. Artisans & Village Industries	22,951	21,01	16,450	23,92	13,479	20,75	52,880	65,68
2. Other Small Scale Industries	10,256	21,29	17,724	45,75	31,270	102,22	59,250	169,26

State : Maharashtra

	RURAL	SEMI-URBAN	URBAN/	TOTAL
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OCCUPATION		METROPOLITAN							
		No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
		Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
		1	2	3	4	5	6	7	8
I.	AGRICULTURE	8,02,467	1200,13	4,24,006	789,58	1,08,083	203,56	13,34,556	2193,28
	1. Direct Finance	7,89,793	1164,85	4,17,879	757,16	95,587	181,53	13,03,259	2103,54
	2. Indirect Finance	12,674	35,28	6,127	32,43	12,496	22,03	31,297	89,74
II.	INDUSTRY	46,619	84,61	49,345	119,71	2,55,132	593,31	3,51,096	797,64
III.	TRANSPORT OPERATORS	20,306	59,27	17,979	66,09	44,445	151,15	82,730	276,52
IV.	PROFESSIONAL AND OTHER SERVICES	58,913	82,49	38,535	92,93	63,646	207,06	1,61,094	382,49
V.	PERSONAL LOANS	2,07,235	414,04	2,27,960	568,40	13,84,702	4088,36	18,19,897	5070,80
	1. Loans for Purchase of Consumer Durables	22,201	39,94	19,788	38,19	65,462	130,14	1,07,451	208,27
	2. Loans for Housing	26,955	98,11	51,701	219,52	1,68,748	1004,52	2,47,404	1322,15
	3. Rest of the Personal Loans	1,58,079	275,99	1,56,471	310,69	11,50,492	2953,69	14,65,042	3540,37
VI.	TRADE	1,83,362	308,64	1,28,898	328,72	1,86,510	491,53	4,98,770	1128,89
	1. Wholesale Trade	4,047	7,56	5,158	17,51	44,830	109,41	54,035	134,48
	2. Retail Trade	1,79,315	301,08	1,23,740	311,20	1,41,680	382,12	4,44,735	994,41
VII.	FINANCE	838	82	498	96	5,317	7,03	6,653	8,81
VIII.	ALL OTHERS	45,753	109,57	47,956	211,81	1,87,323	658,47	2,81,032	979,85
TOTAL BANK CREDIT		13,65,493	2259,57	9,35,177	2178,20	22,35,158	6400,49	45,35,828	10838,26
OF WHICH: 1. Artisans & Village Industries		20,328	25,21	17,989	28,60	32,146	50,64	70,463	104,45
2. Other Small Scale Industries		19,566	45,68	22,711	65,02	1,11,883	296,16	1,54,160	406,86

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(Amount in Rupees Lakh)

OCCUPATION		RURAL		SEMI-URBAN		URBAN/ METROPOLITAN		TOTAL	
		No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
		Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
		1	2	3	4	5	6	7	8
I.	AGRICULTURE	564	78	461	46	-	-	1,025	1,24
	1. Direct Finance	564	78	461	46	-	-	1,025	1,24
	2. Indirect Finance	-	-	-	-	-	-	-	-
II.	INDUSTRY	131	39	185	43	-	-	316	83
III.	TRANSPORT OPERATORS	70	41	61	37	-	-	131	78
IV.	PROFESSIONAL AND OTHER SERVICES	151	44	77	25	-	-	228	70
V.	PERSONAL LOANS	158	39	323	87	-	-	481	1,25
	1. Loans for Purchase of Consumer Durables	-	-	17	4	-	-	17	4
	2. Loans for Housing	-	-	53	25	-	-	53	25
	3. Rest of the Personal Loans	158	39	253	58	-	-	411	97
VI.	TRADE	165	50	144	51	-	-	309	1,01
	1. Wholesale Trade	-	-	8	3	-	-	8	3
	2. Retail Trade	165	50	136	47	-	-	301	97
VII.	FINANCE	-	-	-	-	-	-	-	-
VIII.	ALL OTHERS	76	24	207	73	-	-	283	97
TOTAL BANK CREDIT		1,315	3,15	1,458	3,62	-	-	2,773	6,77
OF WHICH: 1. Artisans & Village Industries		85	26	81	9	-	-	166	35
2. Other Small Scale Industries		44	11	84	25	-	-	128	36

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OCCUPATION		RURAL		SEMI-URBAN		URBAN/ METROPOLITAN		TOTAL	
		No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
		Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
		1	2	3	4	5	6	7	8
I.	AGRICULTURE	98	41	453	68	-	-	551	1,09
	1. Direct Finance	81	37	453	68	-	-	534	1,05
	2. Indirect Finance	17	3	-	-	-	-	17	3
II.	INDUSTRY	1	(-)	333	84	-	-	334	85
III.	TRANSPORT OPERATORS	7	2	261	72	-	-	268	74
IV.	PROFESSIONAL AND OTHER SERVICES	3	1	165	59	-	-	168	60

V. PERSONAL LOANS	67	13	2,018	5,75	-	-	2,085	5,88
1. Loans for Purchase of Consumer Durables	-	-	87	16	-	-	87	16
2. Loans for Housing	5	2	318	1,09	-	-	323	1,11
3. Rest of the Personal Loans	62	11	1,613	4,50	-	-	1,675	4,61
VI. TRADE	88	21	394	95	-	-	482	1,15
1. Wholesale Trade	2	2	13	5	-	-	15	7
2. Retail Trade	86	19	381	90	-	-	467	1,09
VII. FINANCE	-	-	13	3	-	-	13	3
VIII. ALL OTHERS	21	4	461	1,46	-	-	482	1,50
TOTAL BANK CREDIT	285	82	4,098	11,02	-	-	4,383	11,84
OF WHICH: 1. Artisans & Village Industries	-	-	143	19	-	-	143	19
2. Other Small Scale Industries	1	(..)	102	48	-	-	103	49