TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

WESTERN REGION | STATE :

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	1	2	3	4	5	6
I. AGRICULTURE	**1,413**	**15,87**	**11,41**	**16,076**	**219,83**	**121,91**
1. Direct Finance	1,364	14,67	10,57	14,675	127,13	110,25
2. Indirect Finance	49	1,20	84	1,401	92,71	11,66
II. INDUSTRY	**1,047**	**673,36**	**505,30**	**3,625**	**2095,35**	**1255,11**
1. Mining & Quarrying	43	127,64	95,61	138	504,78	337,74
2. Food Manufacturing & Processing	94	84,42	76,44	263	97,05	66,80
(a) Rice Mills, Flour & Dal Mills	10	3,70	4,24	19	6,38	4,13
(b) Sugar	–	–	–	1	5	5
(c) Edible Oils & Vanaspati	7	2,01	2,54	4	25	20
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	5	85	45	3	37	37
(f) Others	72	77,85	69,21	236	90,00	62,06
3. Beverage & Tobacco	5	29	16	72	41,68	33,00
4. Textiles	56	97	57	132	20,22	20,12
(a) Cotton Textiles	5	10	4	13	1,47	1,20
(b) Jute & Other Natural Fibre Textiles	3	2	1	5	3	2
(c) Handloom Textiles & Khadi	3	1	1	6	3	3
(d) Other Textiles & Textile Products	45	84	51	108	18,68	18,87
5. Paper, Paper Products & Printing	77	4,89	3,49	185	40,00	37,44
6. Woods and Wood Products	37	1,14	86	110	5,30	4,16
7. Leather & Leather Products	3	21	10	16	1,58	1,30
8. Gems and Jewellery	8	2,21	1,58	12	2,63	1,91
9. Rubber & Plastic Products	83	8,47	5,12	216	22,66	13,61
10. Chemicals & Chemical Products	25	2,14	1,67	129	186,08	101,82
(a) Heavy Industrial Chemicals	–	–	–	15	6,27	5,02
(b) Fertilisers	–	–	–	4	66,25	41
(c) Drugs & Pharmaceuticals	9	1,19	1,07	39	93,68	84,12
(d) Non-Edible Oils	–	–	–	1	20	7
(e) Other Chemicals & Chemical Products	16	94	60	70	19,68	12,20
11. Petroleum, Coal Products & Nuclear Fuels	1	10	6	3	53,00	9,77
12. Manufacture of Cement & Cement Products	32	2,12	1,86	30	10,28	6,00
13. Basic Metals & Metal Products	103	120,57	86,36	310	303,64	227,15
(a) Iron & Steel	23	91,29	65,12	55	178,25	121,19
(b) Non-Ferrous Metals	22	26,28	19,45	26	17,68	11,30
(c) Metal Products	58	3,00	1,79	229	107,71	94,66
14. Engineering	145	115,90	92,44	298	111,24	77,86
(a) Heavy Engineering	10	4,63	2,98	46	39,63	35,03
(b) Light Engineering	84	74,62	62,07	129	50,11	27,41
(c) Electrical Machinery & Goods	40	32,91	24,47	99	19,74	14,00
(d) Electronic Machinery & Goods	11	3,74	2,91	24	1,76	1,42
15. Vehicles,Vehicle Parts & Transport Equipments	29	100,65	79,93	92	313,96	44,28
16. Other Industries	163	18,78	13,33	984	200,54	117,80
17. Electricity, Gas & Water	4	49	48	9	10,80	3,51
(a) Electricity Generation & Transmission	–	–	–	1	6,37	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	4	49	48	8	4,43	3,51
18. Construction	139	82,39	45,25	626	169,91	150,84
(a) Other than Infrastructure	56	17,08	12,01	360	136,24	117,29
(b) Infrastructure Construction	83	65,31	33,24	266	33,67	33,55
III. TRANSPORT OPERATORS	**1,264**	**131,31**	**99,62**	**3,120**	**290,32**	**218,48**
IV. PROFESSIONAL AND OTHER SERVICES	**682**	**73,87**	**58,52**	**6,241**	**523,04**	**411,37**
1. Professional Services	65	6,64	5,68	990	39,40	35,53
2. Tourism, Hotel & Restaurants	223	31,78	24,14	951	175,91	134,79
3. Recreation services	36	5,56	4,40	81	6,83	5,72
4. IT and Telecommunications	18	1,85	1,40	46	5,86	5,27
5. Others	340	28,04	22,90	4,173	295,05	230,06
V. PERSONAL LOANS	**23,671**	**771,20**	**596,06**	**57,696**	**1254,20**	**1052,28**
1. Housing	7,169	492,86	386,87	11,548	597,45	512,95
2. Consumer Durables	210	87	61	1,507	10,41	7,68
3. Vehicles	3,556	87,66	67,83	10,639	209,52	183,21
4. Education	983	33,25	22,19	1,788	46,65	37,08
5. Personal Credit Cards	–	–	–	3,097	14,43	10,06
6. Others	11,753	156,56	118,56	29,117	375,75	301,31
VI. TRADE	**1,417**	**121,43**	**89,97**	**8,079**	**422,63**	**329,08**
1. Wholesale Trade	104	21,03	16,06	534	61,18	43,18
2. Retail Trade	1,313	100,39	73,91	7,545	361,44	285,90
VII. FINANCE	**12**	**2,68**	**2,32**	**74**	**225,93**	**87,22**
VIII. ALL OTHERS	**174**	**2,56**	**2,30**	**7,087**	**134,07**	**117,81**
TOTAL BANK CREDIT	**29,680**	**1792,28**	**1365,51**	**1,01,998**	**5165,38**	**3593,27**

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2009

GOA (Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			PRIVATE SECTOR 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	No. of Accounts	Credit Limit	Amount Out-standing	Item No.
7	8	9	10	11	12	13	14	15	16	17	18	
–	**–**	**–**	**1**	**3**	**–**	**2,281**	**20,91**	**19,25**	**19,771**	**256,64**	**152,58**	**I.**
–	–	–	1	3	–	2,273	20,42	19,10	18,313	162,24	139,92	1.
–	–	–	–	–	–	8	49	16	1,458	94,40	12,66	2.
32	**256,72**	**131,67**	**–**	**–**	**–**	**1,259**	**408,47**	**258,97**	**5,963**	**3433,89**	**2151,05**	**II.**
2	76,08	13,69	–	–	–	11	44,60	40,87	194	753,11	487,91	1.
1	10,00	2,40	–	–	–	22	10,07	2,81	380	201,54	148,46	2.
1	10,00	2,40	–	–	–	–	–	–	30	20,08	10,78	2 (a)
–	–	–	–	–	–	–	–	–	1	5	5	2 (b)
–	–	–	–	–	–	–	–	–	11	2,26	2,74	2 (c)
–	–	–	–	–	–	1	4	2	1	4	2	2 (d)
–	–	–	–	–	–	–	–	–	8	1,23	82	2 (e)
–	–	–	–	–	–	21	10,03	2,80	329	177,88	134,06	2 (f)
–	–	–	–	–	–	2	1,32	1,19	79	43,29	34,34	3.
–	–	–	–	–	–	22	4,49	3,90	210	25,67	24,58	4.
–	–	–	–	–	–	2	3,20	3,22	20	4,78	4,45	4 (a)
–	–	–	–	–	–	–	–	–	8	4	3	4 (b)
–	–	–	–	–	–	3	31	5	12	35	9	4 (c)
–	–	–	–	–	–	17	98	63	170	20,50	20,01	4 (d)
5	6,17	5,99	–	–	–	10	3,96	3,47	277	55,02	50,39	5.
–	–	–	–	–	–	3	9	2	150	6,53	5,04	6.
–	–	–	–	–	–	–	–	–	19	1,79	1,40	7.
–	–	–	–	–	–	4	5	4	24	4,90	3,53	8.
–	–	–	–	–	–	10	7,22	4,63	309	38,34	23,35	9.
1	28	24	–	–	–	13	66,31	16,60	168	254,81	120,33	10.
–	–	–	–	–	–	–	–	–	15	6,27	5,02	10 (a)
–	–	–	–	–	–	–	–	–	4	66,25	41	10 (b)
–	–	–	–	–	–	4	7,28	7,01	52	102,15	92,20	10 (c)
–	–	–	–	–	–	–	–	–	1	20	7	10 (d)
1	28	24	–	–	–	9	59,03	9,59	96	79,93	22,63	10 (e)
–	–	–	–	–	–	–	–	–	4	53,10	9,83	11.
3	124,50	80,04	–	–	–	–	–	–	65	136,90	87,90	12.
–	–	–	–	–	–	20	42,90	12,21	433	467,10	325,71	13.
–	–	–	–	–	–	13	42,56	11,93	91	312,10	198,24	13 (a)
–	–	–	–	–	–	2	5	3	50	44,01	30,78	13 (b)
–	–	–	–	–	–	5	29	25	292	110,99	96,69	13 (c)
3	31,16	25,55	–	–	–	232	52,23	36,08	678	310,53	231,93	14.
1	16	9	–	–	–	2	14	7	59	44,56	38,16	14 (a)
1	1,00	46	–	–	–	216	50,09	34,24	430	175,82	124,18	14 (b)
–	–	–	–	–	–	14	2,00	1,77	153	54,65	40,25	14 (c)
1	30,00	25,00	–	–	–	–	–	–	36	35,51	29,33	14 (d)
1	1,25	1,23	–	–	–	16	73,97	51,15	138	489,83	176,60	15.
–	–	–	–	–	–	355	38,41	30,75	1,502	257,73	161,88	16.
–	–	–	–	–	–	3	3,25	2,43	16	14,53	6,43	17.
–	–	–	–	–	–	–	–	–	1	6,37	–	17 (a)
–	–	–	–	–	–	2	3,22	2,43	2	3,22	2,43	17 (b)
–	–	–	–	–	–	1	3	–	13	4,94	4,00	17 (c)
16	7,28	2,53	–	–	–	536	59,61	52,83	1,317	319,18	251,44	18.
–	–	–	–	–	–	324	52,40	45,87	740	205,71	175,17	18 (a)
16	7,28	2,53	–	–	–	212	7,21	6,96	577	113,47	76,27	18 (b)
–	**–**	**–**	**–**	**–**	**–**	**2,080**	**136,25**	**105,17**	**6,464**	**557,89**	**423,27**	**III.**
–	**–**	**–**	**–**	**–**	**–**	**1,853**	**273,39**	**218,41**	**8,776**	**870,30**	**688,30**	**IV.**
–	–	–	–	–	–	152	22,10	12,56	1,207	68,14	53,76	1.
–	–	–	–	–	–	63	18,39	11,00	1,237	226,08	169,93	2.
–	–	–	–	–	–	3	7	4	120	12,46	10,17	3.
–	–	–	–	–	–	5	2,21	2,01	69	9,92	8,68	4.
–	–	–	–	–	–	1,630	230,62	192,79	6,143	553,70	445,75	5.
71	**2,71**	**62**	**–**	**–**	**–**	**47,594**	**680,34**	**451,31**	**1,29,032**	**2708,45**	**2100,27**	**V.**
3	36	36	–	–	–	2,256	182,69	150,34	20,976	1273,36	1050,52	1.
–	–	–	–	–	–	236	4,29	3,61	1,953	15,57	11,90	2.
–	–	–	–	–	–	25,437	277,20	143,80	39,632	574,38	394,85	3.
–	–	–	–	–	–	27	85	72	2,798	80,76	59,98	4.
52	1,68	2	–	–	–	458	14,54	5,15	3,607	30,66	15,23	5.
16	67	25	–	–	–	19,180	200,76	147,68	60,066	733,73	567,80	6.
10	**8,29**	**3,27**	**–**	**–**	**–**	**598**	**147,70**	**112,53**	**10,104**	**700,04**	**534,85**	**VI.**
3	5,98	2,05	–	–	–	54	98,31	74,17	695	186,50	135,45	1.
7	2,31	1,23	–	–	–	544	49,39	38,36	9,409	513,54	399,41	2.
–	**–**	**–**	**–**	**–**	**–**	**75**	**6,66**	**2,00**	**161**	**235,27**	**91,55**	**VII.**
–	**–**	**–**	**–**	**–**	**–**	**3,431**	**46,77**	**26,62**	**10,692**	**183,40**	**146,73**	**VIII.**
113	**267,71**	**135,56**	**1**	**3**	**–**	**59,171**	**1720,48**	**1194,25**	**1,90,963**	**8945,88**	**6288,59**	**TOTAL**