

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2005**

WESTERN REGION

STATE : MAHARASHTRA

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	7,55,068	3754.27	3222.91	3,71,502	2233.17	1933.03
1. Direct Finance	7,44,478	3324.71	2808.72	3,65,480	2050.70	1778.19
2. Indirect Finance	10,590	429.55	414.19	6,022	182.47	154.84
II. INDUSTRY	32,867	7046.37	4620.78	29,081	5109.81	3641.93
1. Mining & Quarrying	202	19.20	11.78	283	674.44	341.97
2. Food Manufacturing & Processing	3,196	393.64	263.81	2,278	436.10	354.60
(a) Rice Mills, Flour & Dal Mills	1,113	38.52	31.48	848	89.00	72.79
(b) Sugar	32	138.85	93.51	42	155.75	133.75
(c) Edible Oils & Vanaspati	100	40.08	26.33	198	81.70	64.23
(d) Tea Processing	5	45	40	4	60	44
(e) Processing of Fruits & Vegetables	112	7.91	5.83	68	10.75	7.82
(f) Others	1,834	167.83	106.25	1,118	98.30	75.57
3. Beverage & Tobacco	82	76.84	70.11	67	44.87	39.63
4. Textiles	765	154.64	115.15	710	157.69	78.76
(a) Cotton Textiles	210	131.10	97.39	266	71.62	41.21
(b) Jute & Other Natural Fibre Textiles	58	1.96	1.69	38	1.03	1.00
(c) Handloom Textiles & Khadi	35	67	57	30	41	37
(d) Other Textiles & Textile Products	462	20.91	15.50	376	84.63	36.18
5. Paper, Paper Products & Printing	326	41.22	34.36	585	56.55	36.27
6. Leather & Leather Products	382	6.72	3.06	249	4.57	3.76
7. Rubber & Plastic Products	282	60.25	42.99	416	62.58	49.65
8. Chemicals & Chemical Products	975	262.68	185.48	890	342.60	260.38
(a) Heavy Industrial Chemicals	106	91.92	45.43	78	86.94	63.81
(b) Fertilisers	11	72	76	7	3.48	3.35
(c) Drugs & Pharmaceuticals	367	27.27	22.90	236	60.99	59.14
(d) Non-Edible Oils	12	1.10	74	43	8.13	5.00
(e) Other Chemicals & Chemical Products	479	141.68	115.65	526	183.06	129.09
9. Petroleum, Coal Products & Nuclear Fuels	24	8.34	8.27	20	10.94	10.45
10. Manufacture of Cement & Cement Products	152	215.67	69.91	191	89.67	56.94
11. Basic Metals & Metal Products	923	3889.97	2874.75	938	707.77	651.48
(a) Iron & Steel	166	3564.91	2608.92	154	597.15	555.70
(b) Non-Ferrous Metals	35	254.30	212.77	71	18.95	16.70
(c) Metal Products	722	70.75	53.05	713	91.68	79.08
12. Engineering	977	243.24	197.06	939	762.65	640.74
(a) Heavy Engineering	141	72.80	59.85	107	129.90	122.17
(b) Light Engineering	461	65.41	36.37	477	27.89	23.09
(c) Electrical Machinery & Goods	247	44.41	38.52	259	35.43	27.50
(d) Electronic Machinery & Goods	128	60.62	62.33	96	569.44	467.98
13. Vehicles, Vehicle Parts & Transport Equipments	473	44.93	34.23	439	40.74	28.29
14. Other Industries	21,971	216.84	169.97	18,022	217.01	178.04
15. Electricity, Gas & Water	41	1104.31	265.63	60	1316.69	761.83
(a) Electricity Generation & Transmission	23	1101.03	262.59	18	1309.46	755.16
(b) Non-Conventional Energy	1	2	-	7	57	49
(c) Gas, Steam & Water Supply	17	3.26	3.04	35	6.67	6.18
16. Construction	2,096	307.89	274.21	2,994	184.93	149.14
III. TRANSPORT OPERATORS	12,805	163.68	132.92	10,439	108.48	81.50
IV. PROFESSIONAL AND OTHER SERVICES	34,451	231.68	176.75	30,309	427.52	322.50
V. PERSONAL LOANS	2,62,117	2452.43	2115.82	3,32,121	3515.69	2915.15
1. Loans for Purchase of Consumer Durables	20,060	65.32	54.13	17,413	58.01	46.77
2. Loans for Housing	44,210	1292.66	1163.15	73,513	1878.30	1639.73
3. Rest of the Personal Loans	1,97,847	1094.45	898.53	2,41,195	1579.38	1228.65
VI. TRADE	1,44,676	3371.97	3217.88	1,23,222	2106.38	1884.65
1. Wholesale Trade	2,673	2686.51	2669.46	4,044	1175.49	1135.57
2. Retail Trade	1,42,003	685.47	548.41	1,19,178	930.89	749.09
VII. FINANCE	2,063	24.02	18.63	2,222	53.65	36.79
VIII. ALL OTHERS	81,825	346.26	292.54	73,921	397.71	342.50
TOTAL BANK CREDIT	13,25,872	17390.69	13798.22	9,72,817	13952.41	11158.04
OF WHICH:						
1. Artisans and Village & Tiny Industries	11,259	105.57	80.16	10,422	208.14	160.74
2. Other Small Scale Industries	13,469	287.77	227.66	11,098	354.37	277.03

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MARCH 2005**

WESTERN REGION

STATE : MAHARASHTRA

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	70,206	1403,18	1197,06	49,701	7490,53	5992,58
1. Direct Finance	67,506	1040.12	898,86	46,258	2932,40	2136,38
2. Indirect Finance	2,700	363,06	298,20	3,443	4558,12	3856,20
II. INDUSTRY	33,036	9082,36	6516,69	1,82,036	181558,97	110753,33
1. Mining & Quarrying	192	50,02	40,21	733	15006,42	5051,65
2. Food Manufacturing & Processing	2,350	1200,49	819,37	5,437	4020,62	2685,00
(a) Rice Mills, Flour & Dal Mills	664	227,78	168,24	229	216,50	137,84
(b) Sugar	49	328,66	229,51	38	258,50	172,43
(c) Edible Oils & Vanaspati	216	206,31	131,98	301	842,00	575,59
(d) Tea Processing	13	4,32	3,65	51	526,07	251,05
(e) Processing of Fruits & Vegetables	87	29,40	18,61	136	320,76	259,50
(f) Others	1,321	404,03	267,40	4,682	1856,78	1288,59
3. Beverage & Tobacco	106	117,68	92,30	272	862,83	612,29
4. Textiles	4,165	889,62	607,50	8,229	20249,27	11773,40
(a) Cotton Textiles	2,335	446,71	324,58	2,275	8862,34	4841,50
(b) Jute & Other Natural Fibre Textiles	97	28,14	24,96	72	52,42	40,49
(c) Handloom Textiles & Khadi	170	15,40	14,03	251	1307,59	1012,54
(d) Other Textiles & Textile Products	1,563	399,37	243,93	5,631	10026,93	5878,86
5. Paper, Paper Products & Printing	1,086	347,90	249,93	2,787	2560,61	1988,83
6. Leather & Leather Products	404	14,13	12,90	704	234,96	177,04
7. Rubber & Plastic Products	1,259	275,33	197,75	3,422	4097,02	2275,47
8. Chemicals & Chemical Products	1,850	762,89	511,15	8,431	21000,14	12003,07
(a) Heavy Industrial Chemicals	186	113,73	82,23	1,251	4994,04	2855,91
(b) Fertilisers	44	87,08	52,92	159	2272,50	1356,55
(c) Drugs & Pharmaceuticals	463	197,99	131,93	2,516	6779,92	3857,22
(d) Non-Edible Oils	28	9,24	7,15	53	322,89	170,66
(e) Other Chemicals & Chemical Products	1,129	354,85	236,92	4,452	6630,79	3762,73
9. Petroleum, Coal Products & Nuclear Fuels	89	43,01	38,80	456	6646,87	4664,16
10. Manufacture of Cement & Cement Products	230	25,95	22,32	424	1979,45	1378,27
11. Basic Metals & Metal Products	2,721	1614,29	1325,47	36,656	21974,73	13537,16
(a) Iron & Steel	684	1174,40	968,18	2,347	15004,12	9731,57
(b) Non-Ferrous Metals	118	50,20	40,59	638	3797,02	1684,09
(c) Metal Products	1,919	389,68	316,70	33,671	3173,59	2121,50
12. Engineering	3,479	1507,67	1124,92	10,212	14730,89	9637,91
(a) Heavy Engineering	601	280,80	226,84	1,554	3385,53	2583,13
(b) Light Engineering	1,630	318,48	235,76	4,625	5342,58	2925,80
(c) Electrical Machinery & Goods	788	365,85	255,63	2,666	2450,05	1526,81
(d) Electronic Machinery & Goods	460	542,55	406,70	1,367	3552,74	2602,17
13. Vehicles, Vehicle Parts & Transport Equipments	1,008	1101,83	531,39	2,368	7015,13	4523,74
14. Other Industries	11,227	454,61	385,72	94,712	39422,02	23967,41
15. Electricity, Gas & Water	93	31,93	24,03	403	5088,12	4098,68
(a) Electricity Generation & Transmission	22	6,85	4,79	189	4538,51	3753,62
(b) Non-Conventional Energy	21	16,25	13,11	53	168,79	98,82
(c) Gas, Steam & Water Supply	50	8,83	6,13	161	380,82	246,24
16. Construction	2,777	645,02	532,94	6,790	16669,89	12379,25
III. TRANSPORT OPERATORS	9,681	119,56	94,07	42,623	5699,31	4198,15
IV. PROFESSIONAL AND OTHER SERVICES	29,080	1075,32	776,40	47,798	21864,66	12523,08
V. PERSONAL LOANS	3,87,375	6035,98	5031,79	52,69,709	50408,32	35634,63
1. Loans for Purchase of Consumer Durables	41,307	185,60	150,57	1,15,552	759,09	628,48
2. Loans for Housing	1,01,760	3441,90	3053,37	2,71,950	20990,91	18919,96
3. Rest of the Personal Loans	2,44,308	2408,47	1827,85	48,82,207	28658,32	16086,19
VI. TRADE	83,522	1852,80	1376,13	62,234	44234,41	31238,60
1. Wholesale Trade	5,654	583,34	403,84	24,045	32039,01	23230,97
2. Retail Trade	77,868	1269,46	972,28	38,189	12195,39	8007,63
VII. FINANCE	1,803	360,74	243,59	5,003	49975,07	42083,56
VIII. ALL OTHERS	96,141	878,65	676,82	2,10,266	10069,41	6807,51
TOTAL BANK CREDIT	7,10,844	20808,58	15912,55	58,69,370	371300,68	249231,45
OF WHICH:						
1. Artisans and Village & Tiny Industries	3,409	42,30	35,55	2,228	88,97	76,24
2. Other Small Scale Industries	16,945	1597,77	1211,89	38,407	9674,47	7151,21