

**TABLE NO. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2006**

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	7,65,484	4781,69	3817,53	4,50,437	3175,48	2722,85
1. Direct Finance	7,55,060	3821,36	3389,19	4,45,123	2735,90	2378,39
2. Indirect Finance	10,424	960,34	428,33	5,314	439,58	344,47
II. INDUSTRY	30,928	9583,43	6929,84	30,180	4467,17	3494,56
1. Mining & Quarrying	181	26,18	23,62	293	345,48	87,82
2. Food Manufacturing & Processing	3,174	435,13	355,37	2,936	510,13	397,43
(a) Rice Mills, Flour & Dal Mills	1,025	46,34	36,11	1,243	97,39	79,14
(b) Sugar	39	171,04	145,50	36	184,47	139,72
(c) Edible Oils & Vanaspati	132	17,26	14,94	179	88,34	68,61
(d) Tea Processing	3	45	36	8	1,26	59
(e) Processing of Fruits & Vegetables	179	13,44	8,02	96	17,27	13,00
(f) Others	1,796	186,61	150,44	1,374	121,41	96,37
3. Beverage & Tobacco	80	55,37	53,98	93	54,60	46,01
4. Textiles	781	142,19	118,55	683	250,68	161,65
(a) Cotton Textiles	252	99,74	85,19	285	153,24	120,28
(b) Jute & Other Natural Fibre Textiles	58	1,71	1,40	27	71	58
(c) Handloom Textiles & Khadi	39	3,10	2,52	19	24	22
(d) Other Textiles & Textile Products	432	37,65	29,44	352	96,49	40,56
5. Paper, Paper Products & Printing	291	24,42	19,97	549	44,64	39,14
6. Leather & Leather Products	337	3,42	2,90	205	5,06	4,20
7. Rubber & Plastic Products	263	49,36	29,03	432	53,65	35,16
8. Chemicals & Chemical Products	478	163,90	128,11	1,216	208,89	155,86
(a) Heavy Industrial Chemicals	125	62,30	38,91	115	89,25	63,65
(b) Fertilisers	9	1,43	60	6	3,03	2,73
(c) Drugs & Pharmaceuticals	91	23,11	15,90	749	32,48	28,82
(d) Non-Edible Oils	15	1,26	75	33	7,81	6,30
(e) Other Chemicals & Chemical Products	238	75,80	71,93	313	76,32	54,37
9. Petroleum, Coal Products & Nuclear Fuels	19	3,04	1,91	25	6,40	5,66
10. Manufacture of Cement & Cement Products	174	77,13	73,22	192	52,22	27,27
11. Basic Metals & Metal Products	899	6233,32	4847,57	913	182,61	151,55
(a) Iron & Steel	206	5830,73	4537,64	137	104,18	90,05
(b) Non-Ferrous Metals	42	313,75	240,09	72	30,38	21,47
(c) Metal Products	651	88,84	69,84	704	48,04	40,03
12. Engineering	866	223,25	191,79	990	721,73	606,31
(a) Heavy Engineering	110	26,11	19,60	95	110,94	106,08
(b) Light Engineering	419	39,89	31,62	566	32,26	23,09
(c) Electrical Machinery & Goods	205	65,02	58,58	228	17,55	15,42
(d) Electronic Machinery & Goods	132	92,22	81,99	101	560,98	461,72
13. Vehicles, Vehicle Parts & Transport Equipments	372	53,66	36,39	254	52,31	38,09
14. Other Industries	19,683	370,85	337,92	17,767	187,88	141,00
15. Electricity, Gas & Water	34	1293,28	339,08	56	1560,25	1410,90
(a) Electricity Generation & Transmission	13	1291,94	337,98	7	1506,41	1373,24
(b) Non-Conventional Energy	-	-	-	15	45,84	30,25
(c) Gas, Steam & Water Supply	21	1,34	1,10	34	8,00	7,42
16. Construction	3,296	428,95	370,43	3,576	230,62	186,51
III. TRANSPORT OPERATORS	12,709	194,00	164,65	8,569	97,43	72,68
IV. PROFESSIONAL AND OTHER SERVICES	36,943	307,57	250,32	34,161	598,15	472,93
V. PERSONAL LOANS	2,77,189	3162,48	2715,08	3,90,922	4407,76	3621,99
1. Loans for Purchase of Consumer Durables	15,021	65,20	50,49	11,930	56,71	44,45
2. Loans for Housing	52,517	1696,46	1533,51	82,369	2273,83	1970,83
3. Rest of the Personal Loans	2,09,651	1400,83	1131,08	2,96,623	2077,22	1606,71
VI. TRADE	1,24,416	4237,21	4058,14	1,22,603	2227,58	1955,46
1. Wholesale Trade	3,607	3593,84	3536,98	2,559	1196,60	1143,04
2. Retail Trade	1,20,809	643,37	521,17	1,20,044	1030,98	812,42
VII. FINANCE	2,998	26,58	19,14	2,020	53,28	35,07
VIII. ALL OTHERS	58,173	335,80	241,62	53,092	438,16	355,95
TOTAL BANK CREDIT	13,08,840	22628,78	18196,32	10,91,984	15465,01	12731,48
OF WHICH : 1. Artisans and Village & Tiny Industries	9,745	95,87	75,46	10,792	233,12	184,67
2. Other Small Scale Industries	12,499	334,59	264,36	10,474	401,28	327,42

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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	92,302	1758.69	1474.92	45,536	15737.64	12692.17
1. Direct Finance	89,723	1352.29	1132.59	41,999	5928.02	4514.57
2. Indirect Finance	2,579	406.40	342.32	3,537	9809.62	8177.60
II. INDUSTRY	31,473	7758.92	6101.96	1,33,175	254025.75	153842.34
1. Mining & Quarrying	178	75.00	32.18	732	4952.52	2210.82
2. Food Manufacturing & Processing	2,000	1089.79	810.03	2,535	4394.41	3264.56
(a) Rice Mills, Flour & Dal Mills	635	202.22	141.15	271	233.24	185.62
(b) Sugar	45	439.19	321.34	63	511.48	430.66
(c) Edible Oils & Vanaspati	209	242.37	187.17	367	968.34	690.20
(d) Tea Processing	8	5.82	2.98	36	252.15	190.02
(e) Processing of Fruits & Vegetables	63	15.53	12.05	121	258.74	204.60
(f) Others	1,040	184.68	145.33	1,677	2170.45	1563.45
3. Beverage & Tobacco	88	62.97	48.42	204	720.96	449.04
4. Textiles	7,482	819.74	617.62	13,658	24388.49	14791.44
(a) Cotton Textiles	4,613	515.96	386.34	4,231	13012.07	7226.87
(b) Jute & Other Natural Fibre Textiles	1,499	50.21	36.88	191	68.29	41.41
(c) Handloom Textiles & Khadi	90	5.53	4.30	1,243	476.16	282.05
(d) Other Textiles & Textile Products	1,280	248.04	190.10	7,993	10831.97	7241.10
5. Paper, Paper Products & Printing	828	193.92	134.48	3,276	3531.82	2774.06
6. Leather & Leather Products	334	12.87	11.04	712	230.00	151.37
7. Rubber & Plastic Products	916	208.07	168.50	3,732	4108.58	2876.38
8. Chemicals & Chemical Products	1,294	535.58	391.21	10,686	31932.81	15730.13
(a) Heavy Industrial Chemicals	206	63.72	40.85	1,329	9697.33	5313.12
(b) Fertilisers	48	77.86	59.69	146	4951.91	1581.19
(c) Drugs & Pharmaceuticals	221	138.26	112.71	3,839	7127.72	4607.47
(d) Non-Edible Oils	29	6.19	5.19	59	221.79	103.49
(e) Other Chemicals & Chemical Products	790	249.55	172.77	5,313	9934.04	4124.86
9. Petroleum, Coal Products & Nuclear Fuels	40	11.02	8.15	462	29277.33	11826.40
10. Manufacture of Cement & Cement Products	263	38.98	32.25	1,587	2544.05	1963.52
11. Basic Metals & Metal Products	2,013	1468.70	1185.55	13,678	34812.37	19697.43
(a) Iron & Steel	561	1125.50	914.86	2,632	25035.48	14853.40
(b) Non-Ferrous Metals	109	52.07	43.02	847	4477.27	2113.27
(c) Metal Products	1,343	291.12	227.66	10,199	5299.62	2730.76
12. Engineering	2,341	1109.07	953.31	18,453	18884.08	11391.39
(a) Heavy Engineering	323	125.41	108.49	1,564	4984.13	2950.09
(b) Light Engineering	1,264	263.41	196.05	10,209	6153.25	2851.44
(c) Electrical Machinery & Goods	510	349.71	314.68	5,348	3794.01	2215.97
(d) Electronic Machinery & Goods	244	370.53	334.09	1,332	3952.69	3373.89
13. Vehicles, Vehicle Parts & Transport Equipments	693	455.40	337.95	21,198	11523.19	7992.67
14. Other Industries	9,928	504.48	311.86	31,737	47293.28	31969.72
15. Electricity, Gas & Water	82	177.40	185.19	369	8181.85	6031.79
(a) Electricity Generation & Transmission	25	164.80	175.20	201	7202.17	5704.09
(b) Non-Conventional Energy	24	7.75	5.60	56	243.59	157.01
(c) Gas, Steam & Water Supply	33	4.86	4.39	112	736.09	170.69
16. Construction	2,993	995.94	874.23	10,156	27250.00	20721.66
III. TRANSPORT OPERATORS	7,777	128.57	102.96	36,721	13149.96	9705.61
IV. PROFESSIONAL AND OTHER SERVICES	28,033	1065.71	766.44	61,598	28114.41	21045.33
V. PERSONAL LOANS	4,19,685	6528.53	5410.29	47,11,671	65216.82	53001.20
1. Loans for Purchase of Consumer Durables	12,897	74.36	57.61	3,00,863	1961.62	911.80
2. Loans for Housing	1,01,106	3676.62	3217.42	4,52,229	33930.75	30273.12
3. Rest of the Personal Loans	3,05,682	2777.54	2135.26	39,58,579	29324.45	21816.27
VI. TRADE	80,912	1946.73	1385.39	74,247	51822.51	33652.88
1. Wholesale Trade	3,887	494.19	356.31	25,793	37193.68	23166.22
2. Retail Trade	77,025	1452.54	1029.07	48,454	14628.83	10486.65
VII. FINANCE	919	106.50	37.47	9,162	71186.77	53974.61
VIII. ALL OTHERS	55,871	1036.65	815.08	4,28,094	16319.79	10432.38
TOTAL BANK CREDIT	7,16,972	20330.31	16094.49	55,00,204	515573.64	348346.52
OF WHICH: 1. Artisans and Village & Tiny Industries	3,174	39.90	32.22	2,877	141.12	111.69
2. Other Small Scale Industries	15,083	1757.81	1336.50	38,692	11096.80	8433.83