

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1998 (Part 24 of 32)**

WESTERN REGION		STATE :MAHARASHTRA						(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	4,30,057	891,03	768,75	7,52,619	2501,64	2163,66	205	46,60	39,84	
1. Direct Finance	4,27,902	762,06	674,57	7,38,455	1610,93	1440,47	190	7,08	5,81	
2. Indirect Finance	2,155	128,97	94,18	14,164	890,71	723,19	15	39,52	34,03	
II. INDUSTRY	56,265	17634,80	14105,96	1,28,641	26437,58	20043,73	5,266	10542,82	8231,16	
1. Mining & Quarrying	282	81,38	58,48	809	335,02	189,48	4	35,40	23,89	
2. Food Manufacturing & Processing	2,198	468,08	376,84	5,097	1209,75	872,81	113	163,70	133,71	
(a) Rice Mills, Flour & Dal Mills	653	71,16	65,01	1,026	98,11	80,99	4	3,22	1,95	
(b) Sugar	9	2,87	2,29	78	241,83	181,17	-	-	-	
(c) Edible Oils & Vanaspati	393	246,98	194,40	550	241,92	163,44	11	21,81	19,10	
(d) Tea Processing	9	1,52	59	24	43,25	34,69	5	35,07	25,95	
(e) Processing of Fruits & Vegetables	65	38,08	21,04	301	61,34	46,38	2	2,90	2,54	
(f) Others	1,069	107,47	93,51	3,118	523,32	366,13	91	100,71	84,18	
3. Beverage & Tobacco	59	37,09	34,07	366	132,22	115,66	65	154,23	132,72	
4. Textiles	2,625	2522,17	1805,58	9,394	4175,35	2925,73	260	1126,44	785,30	
(a) Cotton Textiles	1,294	1227,86	997,58	3,020	1602,84	1073,60	107	402,24	327,31	
(b) Jute Textiles	20	1,12	2,21	50	3,09	2,28	1	92	85	
(c) Handloom Textiles & Khadi	123	12,80	8,76	132	27,99	23,37	-	-	-	
(d) Other Textiles	1,188	1280,40	797,03	6,192	2541,43	1826,48	152	723,27	457,14	
5. Paper, Paper Products & Printing	1,439	271,49	245,31	4,191	716,67	604,72	80	248,94	216,88	
6. Leather & Leather Products	313	53,35	51,72	875	132,64	88,01	6	7,87	5,31	
7. Rubber & Rubber Products	318	75,41	69,35	925	254,25	214,75	16	97,72	86,99	
8. Chemicals & Chemical Products	2,912	2849,54	2208,22	9,592	5233,00	3930,97	924	2523,20	1838,79	
(a) Heavy Industrial Chemicals	440	772,55	640,69	1,114	1286,85	985,89	241	439,83	371,41	
(b) Fertilisers	68	404,96	236,70	121	165,92	134,83	9	137,32	67,90	
(c) Drugs & Pharmaceuticals	559	628,96	505,98	1,874	1391,40	1000,88	377	1081,68	839,24	
(d) Non-Edible Oils	72	9,97	8,53	110	131,10	119,63	1	1,16	48	
(e) Other Chemicals & Chemical Products	1,773	1033,11	816,32	6,373	2257,73	1689,74	296	863,22	559,76	
9. Petroleum, Coal Products & Nuclear Fuels	154	3908,08	3211,76	487	1146,72	814,11	96	422,65	221,65	
10. Manufacture of Cement & Cement Products	294	282,07	242,65	529	238,49	191,60	34	269,70	256,14	
11. Basic Metals & Metal Products	2,720	2142,47	1870,83	7,601	3352,61	2746,16	310	613,84	486,97	
(a) Iron & Steel	664	1773,60	1569,58	2,149	2329,26	1934,48	109	463,46	374,74	
(b) Non-Ferrous Metals	122	87,20	82,40	444	260,29	200,10	22	39,36	20,38	
(c) Other Metal Products	1,934	281,67	218,84	5,008	763,06	611,58	179	111,01	91,85	
12. Engineering	3,843	1954,25	1412,63	11,530	4142,69	3064,29	804	2303,70	1819,08	
(a) Heavy Engineering	787	836,42	582,04	1,782	1510,85	1025,16	183	871,25	641,00	
(b) Light Engineering	1,413	442,64	340,96	4,975	1027,79	775,98	190	463,62	401,23	
(c) Electrical Machinery & Goods	904	388,04	264,53	2,613	933,58	693,53	183	502,94	422,77	
(d) Electronic Machinery & Goods	739	287,16	225,10	2,160	670,48	569,62	248	465,90	354,07	
13. Vehicles, Vehicle Parts & Transport Equipments	1,059	825,31	634,82	2,670	779,75	505,21	97	633,71	532,96	
14. Other Industries	37,135	1536,75	1341,49	70,947	3291,77	2638,24	2,324	1479,89	1285,80	
15. Electricity, Gas & Water	109	53,15	45,56	397	541,21	459,09	38	148,41	126,12	
(a) Electricity Generation & Transmission	77	50,66	43,38	237	396,19	345,51	29	130,54	108,58	
(b) Non-Conventional Energy	8	15	13	14	66	49	2	4,62	4,57	
(c) Gas, Steam & Water Supply	24	2,34	2,05	146	144,36	113,09	7	13,24	12,97	
16. Construction	805	574,19	496,67	3,231	755,43	682,93	95	313,43	278,83	
III. TRANSPORT OPERATORS	21,007	337,08	306,14	58,952	1056,72	909,56	67	96,73	71,16	
IV. PROFESSIONAL AND OTHER SERVICES	23,690	239,63	202,73	1,36,075	1642,09	1365,23	280	523,62	453,21	
V. PERSONAL LOANS	2,49,517	939,92	833,46	5,21,130	2685,96	2250,56	2,14,202	1861,95	1470,62	

1. Loans for Purchase of Consumer Durables	15,391	29,34	24,53	25,985	73,06	58,39	2,801	2,42	2,45
2. Loans for Housing	30,089	345,16	311,11	82,743	983,11	886,98	5,510	174,34	172,87
3. Rest of the Personal Loans	2,04,037	565,42	497,81	4,12,402	1629,79	1305,18	2,05,891	1685,19	1295,31
VI. TRADE	1,45,863	1632,16	1480,25	3,01,009	10893,62	9594,53	315	573,07	417,08
1. Wholesale Trade	9,156	1101,81	1018,33	30,521	9284,46	8254,28	209	413,96	304,74
2. Retail Trade	1,36,707	530,35	461,92	2,70,488	1609,15	1340,25	106	159,11	112,34
VII FINANCE	305	543,71	494,98	1,781	2485,43	2031,07	366	2470,56	1741,14
VII ALL OTHERS	40,390	896,10	746,50	1,87,108	2799,52	2406,27	965	634,74	558,85
I.									
TOTAL BANK CREDIT	9,67,094	23114,43	18938,76	20,87,315	50502,56	40764,60	2,21,666	16750,09	12983,07
OF WHICH: 1. Artisans & Village Industries	16,374	33,99	30,80	20,030	58,48	51,34	1,001	1,31	1,31
2. Other Small Scale Industries	26,484	1325,09	1143,06	62,996	4743,12	3349,65	409	242,17	195,04

WESTERN REGION		STATE :MAHARASHTRA						(Amount in Rupees Lakh)		
OCCUPATION		REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
		No. of	Credit	Amount	No. of	Credit	Amount	No. of	Credit	Amount
		Accounts	Limit	Out- standing	Accounts	Limit	Out- standing	Accounts	Limit	Out- standing
		10	11	12	13	14	15	16	17	18
I.	AGRICULTURE	2,11,644	201,29	198,50	47,701	325,82	280,91	14,42,226	3966,37	3451,66
	1. Direct Finance	2,10,400	197,30	195,06	45,399	214,71	192,99	14,22,346	2792,08	2508,90
	2. Indirect Finance	1,244	3,99	3,44	2,302	111,11	87,93	19,880	1174,29	942,76
II.	INDUSTRY	9,714	14,98	13,27	16,933	6544,45	5654,30	2,16,819	61174,63	48048,41
	1. Mining & Quarrying	27	58	51	93	60,82	58,97	1,215	513,21	331,33
	2. Food Manufacturing & Processing	113	1,26	1,02	645	216,27	182,81	8,166	2059,07	1567,19
	(a) Rice Mills, Flour & Dal Mills	31	49	41	117	22,69	18,38	1,831	195,66	166,74
	(b) Sugar	1	2	-	14	13,26	9,93	102	257,97	193,39
	(c) Edible Oils & Vanaspati	13	21	16	98	51,43	39,43	1,065	562,34	416,54
	(d) Tea Processing	-	-	-	8	7,93	6,83	46	87,77	68,06
	(e) Processing of Fruits & Vegetables	7	16	8	24	9,86	4,37	399	112,34	74,42
	(f) Others	61	39	36	384	111,11	103,87	4,723	842,99	648,05
	3. Beverage & Tobacco	1	1	1	49	34,36	45,22	540	357,91	327,68
	4. Textiles	6	10	7	1,907	767,93	601,20	14,192	8591,99	6117,87
	(a) Cotton Textiles	2	8	5	1,008	245,16	193,02	5,431	3478,17	2591,57
	(b) Jute Textiles	-	-	-	21	2,61	2,51	92	7,74	7,84
	(c) Handloom Textiles & Khadi	-	-	-	11	16	9	266	40,95	32,22
	(d) Other Textiles	4	2	2	867	520,00	405,58	8,403	5065,13	3486,24
	5. Paper, Paper Products & Printing	78	64	57	672	122,72	90,24	6,460	1360,46	1157,71
	6. Leather & Leather Products	4	2	2	110	17,42	13,65	1,308	211,30	158,71
	7. Rubber & Rubber Products	-	-	-	165	39,17	40,53	1,424	466,55	411,61
	8. Chemicals & Chemical Products	14	19	17	1,340	954,72	837,46	14,782	11560,64	8815,60
	(a) Heavy Industrial Chemicals	-	-	-	236	159,01	143,24	2,031	2658,24	2141,23
	(b) Fertilisers	-	-	-	21	20,50	19,43	219	728,70	458,85
	(c) Drugs & Pharmaceuticals	5	6	5	237	230,91	214,15	3,052	3333,01	2560,30
	(d) Non-Edible Oils	-	-	-	12	4,05	4,35	195	146,28	133,00
	(e) Other Chemicals & Chemical Products	9	13	11	834	540,24	456,29	9,285	4694,42	3522,22
	9. Petroleum, Coal Products & Nuclear Fuels	1	-	-	114	173,52	143,73	852	5650,97	4391,26
	10. Manufacture of Cement & Cement Products	4	5	5	119	67,78	60,47	980	858,09	750,91
	11. Basic Metals & Metal Products	19	43	43	1,050	706,07	661,46	11,700	6815,42	5765,84
	(a) Iron & Steel	-	-	-	418	467,17	436,09	3,340	5033,50	4314,90
	(b) Non-Ferrous Metals	-	-	-	126	87,26	82,51	714	474,11	385,39
	(c) Other Metal Products	19	43	43	506	151,64	142,85	7,646	1307,81	1065,56
	12. Engineering	39	76	78	1,576	691,34	578,27	17,792	9092,74	6875,05
	(a) Heavy Engineering	13	35	38	366	164,47	122,61	3,131	3383,34	2371,20
	(b) Light Engineering	11	27	29	479	148,52	113,15	7,068	2082,83	1631,62
	(c) Electrical Machinery & Goods	9	9	7	346	105,52	83,12	4,055	1930,16	1464,02
	(d) Electronic Machinery & Goods	6	5	3	385	272,83	259,39	3,538	1696,41	1408,22
	13. Vehicles, Vehicle Parts & Transport Equipments	177	2,39	1,84	172	173,97	141,79	4,175	2415,12	1816,61
	14. Other Industries	9,191	7,57	7,05	7,223	1570,67	1375,23	1,26,820	7886,65	6647,80
	15. Electricity, Gas & Water	2	3	2	61	79,19	75,00	607	821,98	705,78
	(a) Electricity Generation & Transmission	2	3	2	47	77,39	74,16	392	654,81	571,65
	(b) Non-Conventional Energy	-	-	-	2	1,40	46	26	6,84	5,65

(c) Gas, Steam & Water Supply	-	-	-	12	40	38	189	160,34	128,49
16. Construction	38	95	74	1,637	868,53	748,26	5,806	2512,53	2207,44
III. TRANSPORT OPERATORS	7,299	27,37	22,39	7,196	299,14	242,38	94,521	1817,04	1551,63
IV. PROFESSIONAL AND OTHER SERVICES	30,862	25,80	24,38	15,143	512,67	445,01	2,06,050	2943,81	2490,56
V. PERSONAL LOANS	35,500	56,74	52,94	64,340	364,79	309,86	10,84,689	5909,37	4917,43
1. Loans for Purchase of Consumer Durables	7,563	11,08	9,30	1,507	4,83	3,94	53,247	120,75	98,62
2. Loans for Housing	2,117	13,33	13,17	9,731	115,21	98,69	1,30,190	1631,15	1482,82
3. Rest of the Personal Loans	25,820	32,32	30,47	53,102	244,75	207,22	9,01,252	4157,47	3335,99
VI. TRADE	73,907	65,12	63,01	33,556	1843,17	1484,83	5,54,650	15007,13	13039,70
1. Wholesale Trade	2,054	4,14	4,10	4,299	1393,29	1126,55	46,239	12197,66	10708,00
2. Retail Trade	71,853	60,98	58,90	29,257	449,87	358,28	5,08,411	2809,47	2331,70
VII FINANCE	11	52	50	663	1294,95	1066,10	3,126	6795,18	5333,78
VII ALL OTHERS	6,228	8,67	8,24	31,540	751,40	544,76	2,66,231	5090,44	4264,62
I.									
TOTAL BANK CREDIT	3,75,165	400,49	383,22	2,17,072	11936,40	10028,15	38,68,312	102703,97	83097,78
OF WHICH: 1. Artisans & Village Industries	6,815	4,71	4,29	2,322	14,69	13,35	46,542	113,18	101,08
2. Other Small Scale Industries	2,197	4,56	4,21	6,118	1020,55	852,45	98,204	7335,49	5544,42