

Table No. 5.7 - State and Population 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	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit Outstanding		Accounts	Limit Outstanding	
	1	2	3	4	5	6
I. AGRICULTURE	8,96,880	1565,49	1413,88	4,52,391	888,76	800,29
1. Direct Finance	8,86,787	1398,73	1276,97	4,46,306	788,88	725,54
2. Indirect Finance	10,093	166,76	136,91	6,085	99,89	74,75
II. INDUSTRY	48,022	1310,47	1104,71	44,453	1099,82	967,94
1. Mining & Quarrying	266	7,30	6,86	283	17,54	15,14
2. Food Manufacturing & Processing	2,044	99,22	85,15	2,065	153,91	127,72
(a) Rice Mills, Flour & Dal Mills	590	12,38	9,89	523	27,30	26,50
(b) Sugar	24	26,95	23,34	22	45,41	41,38
(c) Edible Oils & Vanaspati	222	15,39	13,68	324	32,56	20,11
(d) Tea Processing	1	2	1	3	19	3
(e) Processing of Fruits & Vegetables	128	3,73	3,29	64	5,35	5,25
(f) Others	1,079	40,76	34,94	1,129	43,10	34,46
3. Beverage & Tobacco	56	1,18	95	74	6,23	5,85
4. Textiles	631	159,17	145,80	851	172,95	171,52
(a) Cotton Textiles	292	99,46	91,54	331	126,43	108,90
(b) Jute Textiles	5	7	8	12	35	20
(c) Handloom Textiles & Khadi	35	31	32	41	4,45	2,89
(d) Other Textiles	299	59,33	53,87	467	41,71	59,54
5. Paper, Paper Products & Printing	538	71,02	68,57	924	64,54	58,86
6. Leather & Leather Products	145	3,86	3,31	200	2,23	2,06
7. Rubber & Rubber Products	119	56,40	57,94	171	8,46	7,58
8. Chemicals & Chemical Products	906	257,70	212,52	1,141	146,31	127,83
(a) Heavy Industrial Chemicals	88	33,13	27,50	126	23,84	22,31
(b) Fertilisers	7	3,79	3,06	14	10,88	12,06
(c) Drugs & Pharmaceuticals	155	67,36	54,28	162	28,68	21,42
(d) Non-Edible Oils	28	5,17	6,01	38	3,11	2,87
(e) Other Chemicals & Chemical Products	628	148,24	121,67	801	79,80	69,17
9. Petroleum, Coal Products & Nuclear Fuels	64	40,43	34,94	57	7,31	4,41
10. Manufacture of Cement & Cement Products	131	26,45	20,12	212	15,99	14,53
11. Basic Metals & Metal Products	976	220,70	161,56	1,251	164,05	139,84
(a) Iron & Steel	232	148,78	114,47	185	52,06	46,15
(b) Non-Ferrous Metals	30	12,36	11,46	42	51,69	42,17
(c) Other Metal Products	714	59,55	35,62	1,024	60,30	51,52
12. Engineering	924	165,37	146,67	1,370	117,07	97,51
(a) Heavy Engineering	151	45,13	35,97	210	28,02	25,54
(b) Light Engineering	365	27,33	23,93	584	42,16	29,62
(c) Electrical Machinery & Goods	247	46,47	44,23	345	39,93	37,50
(d) Electronic Machinery & Goods	161	46,43	42,54	231	6,96	4,85
13. Vehicles, Vehicle Parts & Transport Equipments	736	27,01	17,93	699	25,79	18,84
14. Other Industries	39,862	141,85	121,33	33,854	131,22	119,94
15. Electricity, Gas & Water	65	8,71	4,37	91	6,31	5,25
(a) Electricity Generation & Transmission	42	7,46	3,08	59	5,32	4,43
(b) Non-Conventional Energy	1	-	-	6	7	3
(c) Gas, Steam & Water Supply	22	1,25	1,29	26	92	80
16. Construction	559	24,11	16,68	1,210	59,92	51,05
III. TRANSPORT OPERATORS	27,550	207,31	167,23	21,014	177,05	144,07
IV. PROFESSIONAL AND OTHER SERVICES	82,087	144,83	124,15	50,571	185,30	153,49
V. PERSONAL LOANS	1,64,053	410,94	370,42	1,71,938	600,12	526,84
1. Loans for Purchase of Consumer Durables	11,090	21,36	17,63	12,631	24,28	20,30
2. Loans for Housing	14,990	103,28	93,45	20,652	241,81	207,43
3. Rest of the Personal Loans	1,37,973	286,30	259,34	1,38,655	334,03	299,11
VI. TRADE	2,33,365	791,05	742,26	1,56,839	518,10	446,71
1. Wholesale Trade	9,092	403,33	394,37	6,361	98,60	86,61
2. Retail Trade	2,24,273	387,73	347,89	1,50,478	419,50	360,09
VII. FINANCE	87	8,32	6,99	111	45,29	40,28
VIII. ALL OTHERS	49,509	115,20	105,30	54,262	168,32	152,92

TOTAL BANK CREDIT	15,01,553	4553,61	4034,93	9,51,579	3682,78	3232,53
OF WHICH: 1. Artisans & Village Industries	22,314	27,39	24,44	14,976	28,66	26,28
2. Other Small Scale Industries	18,542	255,14	219,28	20,066	314,56	280,89

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	81,233	426,91	342,33	11,722	1085,21	895,16
1. Direct Finance	79,286	258,04	232,78	9,967	346,44	273,61
2. Indirect Finance	1,947	168,88	109,55	1,755	738,77	621,55
II. INDUSTRY	44,436	3894,94	3198,97	79,908	54869,40	42776,79
1. Mining & Quarrying	179	9,37	8,18	487	478,99	301,14
2. Food Manufacturing & Processing	1,965	322,19	264,06	2,092	1483,75	1090,26
(a) Rice Mills, Flour & Dal Mills	539	69,82	57,41	179	86,17	72,94
(b) Sugar	30	94,57	75,65	26	91,05	53,02
(c) Edible Oils & Vanaspati	309	84,14	64,50	210	430,24	318,25
(d) Tea Processing	19	3,97	2,72	23	83,60	65,30
(e) Processing of Fruits & Vegetables	68	5,27	4,26	139	98,00	61,62
(f) Others	1,000	64,44	59,51	1,515	694,70	519,14
3. Beverage & Tobacco	122	33,76	30,57	288	316,75	290,31
4. Textiles	4,559	435,69	364,35	8,151	7824,19	5436,20
(a) Cotton Textiles	2,963	239,17	188,68	1,845	3013,10	2202,45
(b) Jute Textiles	26	2,01	2,55	49	5,31	5,01
(c) Handloom Textiles & Khadi	144	12,35	9,13	46	23,83	19,88
(d) Other Textiles	1,426	182,15	163,98	6,211	4781,94	3208,86
5. Paper, Paper Products & Printing	1,522	98,44	100,90	3,476	1126,47	929,38
6. Leather & Leather Products	300	15,09	12,82	663	190,12	140,52
7. Rubber & Rubber Products	340	36,13	33,40	794	365,56	312,71
8. Chemicals & Chemical Products	2,760	793,90	661,96	9,975	10362,73	7813,30
(a) Heavy Industrial Chemicals	300	151,96	108,44	1,517	2449,31	1982,98
(b) Fertilisers	29	23,12	19,47	169	690,91	424,26
(c) Drugs & Pharmaceuticals	434	209,55	180,88	2,301	3027,41	2303,73
(d) Non-Edible Oils	66	16,54	13,82	63	121,46	110,31
(e) Other Chemicals & Chemical Products	1,931	392,74	339,35	5,925	4073,64	2992,03
9. Petroleum, Coal Products & Nuclear Fuels	148	62,67	53,86	583	5540,57	4298,04
10. Manufacture of Cement & Cement Products	315	34,54	30,64	322	781,11	685,62
11. Basic Metals & Metal Products	2,943	480,31	396,08	6,530	5950,36	5068,37
(a) Iron & Steel	708	275,91	224,72	2,215	4556,75	3929,55
(b) Non-Ferrous Metals	114	23,06	20,99	528	386,99	310,77
(c) Other Metal Products	2,121	181,35	150,38	3,787	1006,61	828,04
12. Engineering	4,182	814,20	614,43	11,316	7996,10	6016,45
(a) Heavy Engineering	559	259,30	174,69	2,211	3050,89	2135,00
(b) Light Engineering	1,778	216,72	171,29	4,341	1796,62	1406,77
(c) Electrical Machinery & Goods	962	199,92	155,21	2,501	1643,84	1227,08
(d) Electronic Machinery & Goods	883	138,26	113,23	2,263	1504,76	1247,60
13. Vehicles, Vehicle Parts & Transport Equipments	1,061	237,37	175,05	1,679	2124,96	1604,79
14. Other Industries	22,409	361,21	305,17	30,695	7252,36	6101,35
15. Electricity, Gas & Water	167	44,00	34,30	284	762,95	661,86
(a) Electricity Generation & Transmission	82	37,74	28,77	209	604,28	535,37
(b) Non-Conventional Energy	8	50	38	11	6,27	5,24
(c) Gas, Steam & Water Supply	77	5,76	5,16	64	152,41	121,25
16. Construction	1,464	116,06	113,22	2,573	2312,45	2026,49
III. TRANSPORT OPERATORS	22,897	222,69	184,52	23,060	1209,99	1055,81
IV. PROFESSIONAL AND OTHER SERVICES	37,726	280,73	234,83	35,666	2332,94	1978,09
V. PERSONAL LOANS	1,80,328	793,02	698,34	5,68,370	4105,29	3321,83
1. Loans for Purchase of Consumer Durables	14,554	30,48	24,24	14,972	44,63	36,46
2. Loans for Housing	32,035	339,66	306,39	62,513	946,40	875,54
3. Rest of the Personal Loans	1,33,739	422,88	367,71	4,90,885	3114,25	2409,83
VI. TRADE	92,193	676,71	567,99	72,253	13021,26	11282,74
1. Wholesale Trade	6,865	245,91	201,84	23,921	11449,82	10025,17
2. Retail Trade	85,328	430,80	366,15	48,332	1571,44	1257,57
VII. FINANCE	186	56,60	42,77	2,742	6684,98	5243,75
VIII. ALL OTHERS	56,831	321,92	277,59	1,05,629	4485,00	3728,80
TOTAL BANK CREDIT	5,15,830	6673,51	5547,35	8,99,350	87794,07	70282,97
OF WHICH: 1. Artisans & Village Industries	4,511	20,63	18,75	4,741	36,51	31,62
2. Other Small Scale Industries	25,176	988,91	834,14	34,420	5776,88	4210,10