

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1999 (Part 24 of 32)**

WESTERN REGION (contd.)

STATE : MAHARASHTRA

(Amount in Rupees Lakh)						
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	4,13,338	1027,82	815,02	7,10,571	3268,98	2579,23
1. Direct Finance	4,11,558	927,36	762,53	6,94,389	1986,47	1702,63
2. Indirect Finance	1,780	100,45	52,48	16,182	1282,51	876,60
II. INDUSTRY	1,24,787	16507,96	13691,76	1,73,783	32794,49	23833,73
1. Mining & Quarrying	149	64,57	34,72	351	310,26	204,48
2. Food Manufacturing & Processing	940	397,11	312,12	3,796	1314,37	860,58
(a) Rice Mills, Flour & Dal Mills	392	85,27	62,04	855	144,54	103,76
(b) Sugar	6	11,44	15,42	64	258,91	194,36
(c) Edible Oils & Vanaspati	278	212,30	162,25	454	248,57	141,72
(d) Tea Processing	4	2,41	1,57	16	52,22	13,24
(e) Processing of Fruits & Vegetables	25	16,28	16,20	159	74,85	50,73
(f) Others	235	69,42	54,64	2,248	535,29	356,77
3. Beverage & Tobacco	25	31,40	30,31	232	148,83	120,84
4. Textiles	1,273	2478,76	2145,43	10,792	5434,96	3752,76
(a) Cotton Textiles	427	835,86	767,84	2,607	1881,09	1266,04
(b) Jute Textiles	3	10	10	25	4,47	3,15
(c) Handloom Textiles & Khadi	11	4,21	2,72	295	74,95	61,95
(d) Other Textiles	832	1638,58	1374,76	7,865	3474,45	2421,62
5. Paper, Paper Products & Printing	713	247,46	204,77	3,584	857,50	605,72
6. Leather & Leather Products	174	60,98	35,70	650	116,15	76,24
7. Rubber & Rubber Products	252	120,62	112,39	1,025	532,15	384,59
8. Chemicals & Chemical Products	1,987	2534,47	1931,25	10,006	5756,70	3984,49
(a) Heavy Industrial Chemicals	158	374,62	292,87	1,119	1506,08	959,49
(b) Fertilisers	64	549,73	424,89	113	187,58	144,78
(c) Drugs & Pharmaceuticals	383	509,18	348,54	1,879	1378,83	945,53
(d) Non-Edible Oils	47	12,10	9,21	58	156,22	120,82
(e) Other Chemicals & Chemical Products	1,335	1088,84	855,74	6,837	2528,00	1813,86
9. Petroleum, Coal Products & Nuclear Fuels	106	2687,79	2290,38	402	2017,18	1800,96
10. Manufacture of Cement & Cement Products	173	123,87	109,88	504	327,28	256,71
11. Basic Metals & Metal Products	1,726	1860,31	1666,82	7,854	4332,71	3491,22
(a) Iron & Steel	394	1397,26	1300,56	2,047	2463,31	2017,70
(b) Non-Ferrous Metals	80	123,69	118,52	442	729,62	631,74
(c) Other Metal Products	1,252	339,36	247,74	5,365	1139,78	841,78
12. Engineering	1,524	1341,17	1052,19	11,263	4240,50	2826,37
(a) Heavy Engineering	316	411,93	340,93	1,416	1632,36	973,86
(b) Light Engineering	330	345,34	305,55	5,668	844,05	548,77
(c) Electrical Machinery & Goods	617	360,42	237,66	2,990	1029,11	759,93
(d) Electronic Machinery &	261	223,49	168,04	1,189	734,98	543,82

	Goods						
13.	Vehicles, Vehicle Parts & Transport Equipments	387	600,99	459,09	1,953	1261,91	1002,35
14.	Other Industries	1,14,823	3422,37	2853,38	1,16,020	4290,96	3211,22
15.	Electricity, Gas & Water	88	345,40	317,36	169	975,99	496,94
	(a) Electricity Generation & Transmission	44	338,92	312,38	118	827,24	409,27
	(b) Non-Conventional Energy	3	21	18	12	1,93	1,84
	(c) Gas, Steam & Water Supply	41	6,27	4,80	39	146,81	85,83
16.	Construction	447	190,68	135,98	5,182	877,03	758,25
III.	TRANSPORT OPERATORS	17,042	506,28	387,48	59,783	1221,85	1074,70
IV.	PROFESSIONAL AND OTHER SERVICES	24,719	270,46	200,39	1,14,705	2002,62	1623,33
V.	PERSONAL LOANS	2,46,945	1063,91	894,81	5,69,580	2809,74	2301,96
1.	Loans for Purchase of Consumer Durables	10,808	27,18	20,74	34,001	105,74	84,52
2.	Loans for Housing	37,015	475,87	416,33	95,548	965,46	828,86
3.	Rest of the Personal Loans	1,99,122	560,86	457,74	4,40,031	1738,54	1388,58
VI.	TRADE	1,28,440	2044,32	1598,42	3,02,327	13061,62	11740,58
1.	Wholesale Trade	17,412	1565,82	1189,34	46,357	11181,90	10251,96
2.	Retail Trade	1,11,028	478,50	409,08	2,55,970	1879,71	1488,61
VII.	FINANCE	1,177	1184,67	805,13	4,085	3767,68	2561,27
VIII.	ALL OTHERS	1,31,529	1293,43	1122,55	2,29,026	3334,57	2560,10
TOTAL BANK CREDIT		10,87,977	23898,84	19515,57	21,63,860	62261,55	48274,89
<i>OF WHICH:</i> 1. Artisans & Village Industries		15,411	30,06	26,50	26,607	88,31	72,86
2. Other Small Scale Industries		49,131	2204,85	1791,19	89,313	3725,66	2715,17

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	7	8	9	10	11	12
I. AGRICULTURE	25	117,49	93,48	1,89,179	234,24	221,01
1. Direct Finance	14	78,35	67,89	1,87,302	229,01	215,94
2. Indirect Finance	11	39,13	25,58	1,877	5,23	5,07
II. INDUSTRY	10,187	12598,85	9101,84	8,402	22,06	18,95
1. Mining & Quarrying	4	50,92	1,79	9	30	21
2. Food Manufacturing & Processing	65	207,68	170,03	113	3,66	3,32
(a) Rice Mills, Flour & Dal Mills	2	2,01	2,01	48	1,08	83
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	11	32,87	32,25	14	19	18
(d) Tea Processing	2	20,81	19,81	-	-	-
(e) Processing of Fruits & Vegetables	5	5,31	5,18	2	10	3
(f) Others	45	146,69	110,79	49	2,30	2,27
3. Beverage & Tobacco	34	95,32	82,27	-	-	-
4. Textiles	291	1440,90	991,54	21	45	41
(a) Cotton Textiles	110	381,76	280,32	2	13	6
(b) Jute Textiles	4	2,40	2,24	4	16	22
(c) Handloom Textiles & Khadi	-	-	-	-	-	-
(d) Other Textiles	177	1056,74	708,99	15	16	13
5. Paper, Paper Products & Printing	79	343,05	228,34	40	79	72
6. Leather & Leather Products	6	5,94	6,88	2	1	1
7. Rubber & Rubber Products	15	42,07	38,86	1	1	1
8. Chemicals & Chemical Products	769	2172,91	1596,53	22	40	31

(a) Heavy Industrial Chemicals	128	358,36	279,83	-	-	-
(b) Fertilisers	7	20,07	17,45	1	4	-
(c) Drugs & Pharmaceuticals	348	1145,79	802,46	9	21	19
(d) Non-Edible Oils	1	98	21	-	-	-
(e) Other Chemicals & Chemical Products	285	647,71	496,57	12	15	12
9. Petroleum, Coal Products & Nuclear Fuels	46	478,00	147,75	-	-	-
10. Manufacture of Cement & Cement Products	30	193,12	177,31	3	6	5
11. Basic Metals & Metal Products	221	923,74	705,77	28	62	63
(a) Iron & Steel	123	745,73	595,21	2	7	11
(b) Non-Ferrous Metals	21	58,82	27,77	-	-	-
(c) Other Metal Products	77	119,19	82,79	26	55	52
12. Engineering	658	3164,17	2065,81	56	1,44	84
(a) Heavy Engineering	178	1286,52	722,46	10	86	32
(b) Light Engineering	205	689,58	477,97	26	45	41
(c) Electrical Machinery & Goods	159	527,72	362,87	20	12	11
(d) Electronic Machinery & Goods	116	660,36	502,52	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	118	928,17	800,75	189	3,04	2,58
14. Other Industries	7,736	1908,30	1541,51	7,865	10,19	8,84
15. Electricity, Gas & Water	33	359,62	360,39	-	-	-
(a) Electricity Generation & Transmission	24	316,49	316,66	-	-	-
(b) Non-Conventional Energy	1	4,60	5,65	-	-	-
(c) Gas, Steam & Water Supply	8	38,53	38,07	-	-	-
16. Construction	82	284,96	186,33	53	1,11	1,03
III. TRANSPORT OPERATORS	80	419,56	280,24	7,074	27,74	20,55
IV. PROFESSIONAL AND OTHER SERVICES	237	524,20	347,83	22,647	25,60	22,50
V. PERSONAL LOANS	9,55,659	4674,91	2383,26	44,795	79,24	72,26
1. Loans for Purchase of Consumer Durables	2,751	2,35	2,35	8,218	14,06	11,64
2. Loans for Housing	4,976	164,24	161,10	3,704	21,95	21,14
3. Rest of the Personal Loans	9,47,932	4508,33	2219,82	32,873	43,22	39,47
VI. TRADE	307	547,44	382,99	58,576	70,70	64,05
1. Wholesale Trade	172	345,17	233,08	2,117	3,82	3,66
2. Retail Trade	135	202,27	149,91	56,459	66,88	60,39
VII. FINANCE	353	2793,68	1689,38	8	7	5
VIII. ALL OTHERS	3,566	695,19	539,66	10,004	11,44	11,00
TOTAL BANK CREDIT	9,70,414	22371,32	14818,69	3,40,685	471,09	430,36
OF WHICH: 1. Artisans & Village Industries	1,001	1,47	1,47	5,454	5,78	5,06
2. Other Small Scale Industries	272	232,20	204,31	1,730	6,12	5,23

OCCUPATION	OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	13	14	15	16	17	18
I. AGRICULTURE	48,859	337,41	268,51	13,61,972	4985,94	3977,24
1. Direct Finance	46,649	213,78	177,55	13,39,912	3434,98	2926,55
2. Indirect Finance	2,210	123,63	90,96	22,060	1550,96	1050,69

II. INDUSTRY	25,258	9354,90	7471,77	3,42,417	71278,26	54118,06
1. Mining & Quarrying	40	63,81	64,24	553	489,87	305,44
2. Food Manufacturing & Processing	629	325,25	299,08	5,543	2248,08	1645,13
(a) Rice Mills, Flour & Dal Mills	145	23,16	18,73	1,442	256,05	187,36
(b) Sugar	16	57,81	71,22	86	328,16	281,00
(c) Edible Oils & Vanaspati	128	67,47	53,89	885	561,39	390,29
(d) Tea Processing	9	13,11	13,11	31	88,55	47,73
(e) Processing of Fruits & Vegetables	15	14,46	12,83	206	111,00	84,98
(f) Others	316	149,24	129,29	2,893	902,94	653,77
3. Beverage & Tobacco	34	66,65	61,65	325	342,20	295,06
4. Textiles	2,513	980,61	824,20	14,890	10335,67	7714,34
(a) Cotton Textiles	1,342	407,40	355,86	4,488	3506,24	2670,13
(b) Jute Textiles	4	46	40	40	7,58	6,11
(c) Handloom Textiles & Khadi	5	9	11	311	79,26	64,78
(d) Other Textiles	1,162	572,66	467,83	10,051	6742,59	4973,32
5. Paper, Paper Products & Printing	589	165,10	123,04	5,005	1613,90	1162,60
6. Leather & Leather Products	93	11,29	7,97	925	194,36	126,79
7. Rubber & Rubber Products	191	47,90	45,21	1,484	742,74	581,05
8. Chemicals & Chemical Products	1,474	1425,62	1066,00	14,258	11890,10	8578,58
(a) Heavy Industrial Chemicals	188	198,20	149,13	1,593	2437,27	1681,32
(b) Fertilisers	33	135,57	93,34	218	892,98	680,46
(c) Drugs & Pharmaceuticals	243	284,98	240,88	2,862	3318,99	2337,60
(d) Non-Edible Oils	6	7,71	7,69	112	177,00	137,93
(e) Other Chemicals & Chemical Products	1,004	799,16	574,97	9,473	5063,85	3741,26
9. Petroleum, Coal Products & Nuclear Fuels	105	391,09	312,73	659	5574,06	4551,82
10. Manufacture of Cement & Cement Products	106	86,63	82,27	816	730,96	626,22
11. Basic Metals & Metal Products	1,029	933,32	812,76	10,858	8050,70	6677,19
(a) Iron & Steel	330	545,38	498,87	2,896	5151,75	4412,45
(b) Non-Ferrous Metals	121	87,02	82,63	664	999,15	860,65
(c) Other Metal Products	578	300,92	231,26	7,298	1899,80	1404,09
12. Engineering	2,040	938,00	767,14	15,541	9685,27	6712,35
(a) Heavy Engineering	288	193,96	155,00	2,208	3525,63	2192,56
(b) Light Engineering	780	210,72	171,00	7,009	2090,13	1503,70
(c) Electrical Machinery & Goods	588	167,33	122,84	4,374	2084,71	1483,41
(d) Electronic Machinery & Goods	384	365,98	318,30	1,950	1984,80	1532,68
13. Vehicles, Vehicle Parts & Transport Equipments	409	79,74	64,33	3,056	2873,84	2329,10
14. Other Industries	12,923	2869,88	2069,83	2,59,367	12501,70	9684,78
15. Electricity, Gas & Water	70	140,82	127,44	360	1821,83	1302,13
(a) Electricity Generation & Transmission	55	127,08	113,16	241	1609,73	1151,47
(b) Non-Conventional Energy	2	12,20	12,42	18	18,94	20,09
(c) Gas, Steam & Water Supply	13	1,54	1,86	101	193,15	130,57
16. Construction	3,013	829,21	743,87	8,777	2182,99	1825,46
III. TRANSPORT OPERATORS	7,006	309,75	248,80	90,985	2485,17	2011,77
IV. PROFESSIONAL AND OTHER SERVICES	14,918	591,88	443,02	1,77,226	3414,76	2637,08
V. PERSONAL LOANS	75,351	518,17	440,11	18,92,330	9145,98	6092,41
1. Loans for Purchase of Consumer Durables	1,858	7,81	6,78	57,636	157,14	126,03
2. Loans for Housing	11,462	162,49	139,60	1,52,705	1790,00	1567,03

3. Rest of the Personal Loans	62,031	347,88	293,73	16,81,989	7198,83	4399,35
VI. TRADE	33,932	2063,58	1735,94	5,23,582	17787,66	15521,98
1. Wholesale Trade	4,883	1493,64	1277,99	70,941	14590,35	12956,04
2. Retail Trade	29,049	569,94	457,95	4,52,641	3197,31	2565,94
VII. FINANCE	999	2954,30	2223,77	6,622	10700,40	7279,60
VIII. ALL OTHERS	41,026	986,26	753,95	4,15,151	6320,88	4987,26
TOTAL BANK CREDIT	2,47,349	17116,25	13585,88	48,10,285	126119,06	96625,39
<i>OF WHICH:</i> 1. Artisans & Village Industries	2,366	14,28	12,56	50,839	139,91	118,45
2. Other Small Scale Industries	8,329	1217,75	989,97	1,48,775	7386,59	5705,86