

**Table No. 5.6 – State and Bank Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2001**

**State : Maharashtra**

WESTERN REGION		(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	
<b>I. AGRICULTURE</b>	<b>4,12,329</b>	<b>1202,21</b>	<b>949,36</b>	<b>6,52,306</b>	<b>4503,85</b>	<b>3333,83</b>	
1. Direct Finance	4,10,472	1084,91	863,90	6,31,354	2251,98	2044,12	
2. Indirect Finance	1,857	117,30	85,46	20,952	2251,86	1289,71	
<b>II. INDUSTRY</b>	<b>1,11,203</b>	<b>24617,43</b>	<b>16688,70</b>	<b>2,37,084</b>	<b>41457,63</b>	<b>28992,99</b>	
1. Mining & Quarrying	142	3899,71	2671,92	493	1135,14	416,29	
2. Food Manufacturing & Processing	1,119	594,08	535,05	4,494	1502,89	1073,30	
(a) Rice Mills, Flour & Dal Mills	450	115,54	84,52	1,120	155,22	110,70	
(b) Sugar	9	8,72	7,46	74	287,13	254,24	
(c) Edible Oils & Vanaspati	247	309,96	324,31	380	265,54	170,87	
(d) Tea Processing	7	3,87	1,27	16	45,06	18,37	
(e) Processing of Fruits & Vegetables	32	31,98	19,87	214	85,53	49,60	
(f) Others	374	124,00	97,61	2,690	664,42	469,51	
3. Beverage & Tobacco	44	15,32	11,94	216	214,23	173,21	
4. Textiles	1,458	2282,53	1951,18	13,035	5708,89	4050,20	
(a) Cotton Textiles	495	521,20	491,53	3,106	2297,96	1665,02	
(b) Jute Textiles	8	2,78	2,75	28	5,33	3,59	
(c) Handloom Textiles & Khadi	17	35,66	230,21	504	66,47	49,21	
(d) Other Textiles	938	1722,89	1226,70	9,397	3339,14	2332,38	
5. Paper, Paper Products & Printing	830	292,85	250,41	6,605	901,30	685,99	
6. Leather & Leather Products	204	64,71	29,24	761	114,12	62,77	
7. Rubber & Rubber Products	270	452,90	107,87	1,250	538,04	344,17	
8. Chemicals & Chemical Products	2,035	4098,35	2083,05	13,937	6543,14	4620,09	
(a) Heavy Industrial Chemicals	138	453,52	138,49	1,262	1457,79	1072,14	
(b) Fertilisers	53	196,50	180,23	92	297,26	204,26	
(c) Drugs & Pharmaceuticals	434	1287,10	523,60	4,141	1767,93	1245,71	
(d) Non-Edible Oils	40	9,65	8,24	66	213,83	150,02	
(e) Other Chemicals & Chemical Products	1,370	2151,58	1232,48	8,376	2806,33	1947,98	
9. Petroleum, Coal Products & Nuclear Fuels	117	2358,67	1154,37	497	4057,38	2663,26	
10. Manufacture of Cement & Cement Products	210	653,99	516,11	533	614,00	485,81	
11. Basic Metals & Metal Products	1,728	2428,47	1759,97	9,476	4643,95	3651,60	
(a) Iron & Steel	424	1854,32	1323,77	2,132	3199,98	2587,87	
(b) Non-Ferrous Metals	92	72,08	64,52	468	482,27	385,02	
(c) Other Metal Products	1,212	502,07	371,68	6,876	961,70	678,72	
12. Engineering	1,491	2280,87	1562,42	16,042	5607,34	3816,30	
(a) Heavy Engineering	310	1281,46	814,49	1,630	2013,43	1247,78	
(b) Light Engineering	307	230,89	162,85	9,535	958,01	662,38	
(c) Electrical Machinery & Goods	610	483,58	348,80	3,702	1743,52	1311,19	
(d) Electronic Machinery & Goods	264	284,94	236,28	1,175	892,38	594,95	
13. Vehicles, Vehicle Parts & Transport Equipments	634	987,18	697,77	2,599	1176,80	689,72	
14. Other Industries	99,697	3348,11	2646,39	1,63,606	6005,99	4278,39	
15. Electricity, Gas & Water	69	678,37	552,64	215	1769,91	1225,99	
(a) Electricity Generation & Transmission	43	597,59	511,53	143	1590,01	1091,12	
(b) Non-Conventional Energy	7	6,34	2,44	20	62,68	62,57	
(c) Gas, Steam & Water Supply	19	74,45	38,66	52	117,22	72,30	
16. Construction	1,155	181,32	158,37	3,325	924,50	755,88	
<b>III. TRANSPORT OPERATORS</b>	<b>7,806</b>	<b>1001,05</b>	<b>941,71</b>	<b>30,460</b>	<b>1761,89</b>	<b>1433,98</b>	
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>30,395</b>	<b>392,82</b>	<b>274,59</b>	<b>97,193</b>	<b>2348,26</b>	<b>1827,15</b>	
<b>V. PERSONAL LOANS</b>	<b>3,42,172</b>	<b>2056,92</b>	<b>1758,13</b>	<b>7,67,466</b>	<b>5307,08</b>	<b>4583,61</b>	
1. Loans for Purchase of Consumer Durables	15,996	49,61	38,26	68,422	275,79	235,90	
2. Loans for Housing	1,03,317	1197,21	1065,94	1,74,921	2559,03	2262,50	
3. Rest of the Personal Loans	2,22,859	810,10	653,92	5,24,123	2472,26	2085,20	
<b>VI. TRADE</b>	<b>61,425</b>	<b>3478,56</b>	<b>3173,51</b>	<b>2,43,305</b>	<b>26452,17</b>	<b>24352,81</b>	

1. Wholesale Trade	10,023	2219,05	1993,32	90,786	24397,87	22689,31
2. Retail Trade	51,402	1259,51	1180,19	1,52,519	2054,30	1663,50
<b>VII. FINANCE</b>	<b>426</b>	<b>1984,69</b>	<b>1683,09</b>	<b>3,662</b>	<b>6489,07</b>	<b>4848,07</b>
<b>VIII. ALL OTHERS</b>	<b>46,802</b>	<b>1567,90</b>	<b>1285,97</b>	<b>1,56,529</b>	<b>4290,90</b>	<b>3415,41</b>
<b>TOTAL BANK CREDIT</b>	<b>10,12,558</b>	<b>36301,58</b>	<b>26755,06</b>	<b>21,88,005</b>	<b>92610,84</b>	<b>72787,84</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	9,921	23,38	20,44	20,227	84,23	76,64
2. Other Small Scale Industries	61,388	2491,42	1999,13	85,502	4490,17	3279,52

**WESTERN REGION**

(Amount in Rupees Lakh)

	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>18</b>	<b>76,45</b>	<b>73,19</b>	<b>2,01,333</b>	<b>311,84</b>	<b>290,01</b>
1. Direct Finance	7	70	1,53	1,99,279	303,57	282,49
2. Indirect Finance	11	75,75	71,67	2,054	8,26	7,52
<b>II. INDUSTRY</b>	<b>6,666</b>	<b>18575,79</b>	<b>11523,03</b>	<b>11,085</b>	<b>27,43</b>	<b>27,02</b>
1. Mining & Quarrying	7	318,73	25,88	8	37	36
2. Food Manufacturing & Processing	67	288,75	234,00	204	5,51	3,33
(a) Rice Mills, Flour & Dal Mills	2	4	1,48	65	1,72	1,31
(b) Sugar	2	3,02	3,98	1	54	21
(c) Edible Oils & Vanaspati	14	62,37	38,66	17	15	16
(d) Tea Processing	2	14,39	11,04	—	—	—
(e) Processing of Fruits & Vegetables	3	21,67	24,48	10	42	32
(f) Others	44	187,26	154,36	111	2,69	1,33
3. Beverage & Tobacco	27	92,19	78,38	—	—	—
4. Textiles	251	1461,68	865,25	38	79	77
(a) Cotton Textiles	103	518,33	299,94	5	38	28
(b) Jute Textiles	—	—	—	4	16	23
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles	148	943,35	565,31	29	25	27
5. Paper, Paper Products & Printing	61	170,71	87,31	37	69	71
6. Leather & Leather Products	5	21,39	6,39	11	5	4
7. Rubber & Rubber Products	12	48,97	31,47	—	—	—
8. Chemicals & Chemical Products	756	3812,79	2411,01	69	87	76
(a) Heavy Industrial Chemicals	145	602,84	437,93	—	—	—
(b) Fertilisers	16	343,14	198,92	1	4	4
(c) Drugs & Pharmaceuticals	311	1398,50	810,28	9	32	31
(d) Non-Edible Oils	1	6,00	50	—	—	—
(e) Other Chemicals & Chemical Products	283	1462,31	963,38	59	52	42
9. Petroleum, Coal Products & Nuclear Fuels	76	1817,64	931,54	—	—	—
10. Manufacture of Cement & Cement Products	39	467,62	305,38	1	—	—
11. Basic Metals & Metal Products	189	876,32	570,23	54	42	38
(a) Iron & Steel	114	477,94	398,70	1	3	2
(b) Non-Ferrous Metals	28	290,26	116,54	—	—	—
(c) Other Metal Products	47	108,11	55,00	53	39	36
12. Engineering	739	4290,91	2580,55	82	75	59
(a) Heavy Engineering	181	1840,27	1086,96	10	30	26
(b) Light Engineering	295	776,75	549,78	41	29	20
(c) Electrical Machinery & Goods	143	794,56	438,29	31	16	13
(d) Electronic Machinery & Goods	120	879,33	505,52	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	119	782,30	408,55	274	1,98	1,87
14. Other Industries	4,196	2874,84	2043,51	10,205	14,50	16,89
15. Electricity, Gas & Water	35	756,00	593,26	—	—	—
(a) Electricity Generation & Transmission	28	727,70	566,38	—	—	—
(b) Non-Conventional Energy	2	11,00	10,96	—	—	—
(c) Gas, Steam & Water Supply	5	17,29	15,92	—	—	—
16. Construction	87	494,96	350,31	102	1,51	1,30
<b>III. TRANSPORT OPERATORS</b>	<b>112</b>	<b>884,87</b>	<b>727,26</b>	<b>8,425</b>	<b>27,09</b>	<b>19,67</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>865</b>	<b>1095,56</b>	<b>660,00</b>	<b>19,241</b>	<b>26,49</b>	<b>21,83</b>
<b>V. PERSONAL LOANS</b>	<b>3,57,224</b>	<b>3426,90</b>	<b>1870,04</b>	<b>69,793</b>	<b>136,04</b>	<b>120,19</b>
1. Loans for Purchase of Consumer Durables	884	33,08	19,74	13,446	24,92	20,38
2. Loans for Housing	10,398	623,71	611,62	7,818	36,02	32,22
3. Rest of the Personal Loans	3,45,942	2770,11	1238,68	48,529	75,10	67,59
<b>VI. TRADE</b>	<b>1,837</b>	<b>1813,83</b>	<b>1183,45</b>	<b>52,993</b>	<b>87,77</b>	<b>74,05</b>
1. Wholesale Trade	1,637	1489,95	1017,53	1,214	3,02	2,50
2. Retail Trade	200	323,88	165,92	51,779	84,75	71,56
<b>VII. FINANCE</b>	<b>463</b>	<b>5124,43</b>	<b>2193,19</b>	<b>21</b>	<b>18</b>	<b>13</b>
<b>VIII. ALL OTHERS</b>	<b>5,984</b>	<b>1310,33</b>	<b>877,77</b>	<b>11,102</b>	<b>14,34</b>	<b>13,35</b>

<b>TOTAL BANK CREDIT</b>	<b>3,73,169</b>	<b>32308,17</b>	<b>19107,94</b>	<b>3,73,993</b>	<b>631,16</b>	<b>566,24</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	1,280	2,33	2,26	6,179	6,78	5,84
2. Other Small Scale Industries	848	788,33	633,69	2,926	10,70	8,45

**WESTERN REGION**

(Amount in Rupees Lakh)

	<b>OTHER SCHEDULED COMMERCIAL BANKS</b>			<b>ALL SCHEDULED COMMERCIAL BANKS</b>		
	<b>No. of Accounts</b>	<b>Credit Limit</b>	<b>Amount Out-standing</b>	<b>No. of Accounts</b>	<b>Credit Limit</b>	<b>Amount Out-standing</b>
	<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>	<b>18</b>
<b>I. AGRICULTURE</b>	<b>58,109</b>	<b>467,13</b>	<b>333,58</b>	<b>13,24,095</b>	<b>6561,48</b>	<b>4979,98</b>
1. Direct Finance	57,199	352,79	239,15	12,98,311	3993,96	3431,19
2. Indirect Finance	910	114,34	94,44	25,784	2567,52	1548,79
<b>II. INDUSTRY</b>	<b>44,062</b>	<b>13811,86</b>	<b>11541,57</b>	<b>4,10,100</b>	<b>98490,14</b>	<b>68773,30</b>
1. Mining & Quarrying	105	82,57	76,26	755	5436,51	3190,72
2. Food Manufacturing & Processing	1,644	514,64	437,70	7,528	2905,87	2283,38
(a) Rice Mills, Flour & Dal Mills	154	29,43	22,64	1,791	301,95	220,66
(b) Sugar	28	119,26	106,67	114	418,67	372,56
(c) Edible Oils & Vanaspati	1,094	100,64	78,99	1,752	738,66	612,99
(d) Tea Processing	5	10,12	8,75	30	73,44	39,43
(e) Processing of Fruits & Vegetables	31	25,44	22,46	290	165,03	116,74
(f) Others	332	229,75	198,19	3,551	1208,12	921,00
3. Beverage & Tobacco	33	52,49	46,19	320	374,24	309,72
4. Textiles	2,755	1474,27	1245,62	17,537	10928,16	8113,03
(a) Cotton Textiles	1,270	542,63	490,62	4,979	3880,50	2947,39
(b) Jute Textiles	6	1,11	43	46	9,37	6,99
(c) Handloom Textiles & Khadi	15	49	42	536	102,62	279,84
(d) Other Textiles	1,464	930,04	754,16	11,976	6935,66	4878,81
5. Paper, Paper Products & Printing	846	294,08	230,43	8,379	1659,63	1254,86
6. Leather & Leather Products	107	21,32	14,75	1,088	221,58	113,20
7. Rubber & Rubber Products	279	166,71	144,75	1,811	1206,62	628,26
8. Chemicals & Chemical Products	1,891	2134,57	1737,77	18,688	16589,71	10852,68
(a) Heavy Industrial Chemicals	242	314,09	273,84	1,787	2828,24	1922,39
(b) Fertilisers	22	214,36	207,72	184	1051,29	791,17
(c) Drugs & Pharmaceuticals	324	458,75	379,82	5,219	4912,59	2959,72
(d) Non-Edible Oils	15	3,68	2,57	122	233,16	161,33
(e) Other Chemicals & Chemical Products	1,288	1143,69	873,82	11,376	7564,42	5018,07
9. Petroleum, Coal Products & Nuclear Fuels	86	763,11	584,33	776	8996,79	5333,50
10. Manufacture of Cement & Cement Products	167	392,00	375,07	950	2127,61	1682,38
11. Basic Metals & Metal Products	1,336	1291,30	1084,39	12,783	9240,46	7066,57
(a) Iron & Steel	454	743,77	637,84	3,125	6276,04	4948,19
(b) Non-Ferrous Metals	74	106,84	72,81	662	951,45	638,89
(c) Other Metal Products	808	440,70	373,74	8,996	2012,97	1479,49
12. Engineering	1,877	2060,25	1816,69	20,231	14240,12	9776,55
(a) Heavy Engineering	288	756,00	681,52	2,419	5891,45	3831,01
(b) Light Engineering	798	353,42	304,71	10,976	2319,36	1679,93
(c) Electrical Machinery & Goods	542	564,07	480,68	5,028	3585,89	2579,09
(d) Electronic Machinery & Goods	249	386,77	349,77	1,808	2443,43	1686,52
13. Vehicles, Vehicle Parts & Transport Equipments	678	316,83	217,23	4,304	3265,09	2015,15
14. Other Industries	29,877	2662,32	2292,44	3,07,581	14905,76	11277,62
15. Electricity, Gas & Water	78	226,20	158,48	397	3430,49	2530,36
(a) Electricity Generation & Transmission	58	186,29	124,91	272	3101,59	2293,94
(b) Non-Conventional Energy	4	31,50	29,22	33	111,52	105,20
(c) Gas, Steam & Water Supply	16	8,42	4,34	92	217,38	131,22
16. Construction	2,303	1359,21	1079,47	6,972	2961,50	2345,33
<b>III. TRANSPORT OPERATORS</b>	<b>3,647</b>	<b>415,67</b>	<b>372,53</b>	<b>50,450</b>	<b>4090,56</b>	<b>3495,15</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>20,461</b>	<b>2198,66</b>	<b>1723,66</b>	<b>1,68,155</b>	<b>6061,79</b>	<b>4507,23</b>
<b>V. PERSONAL LOANS</b>	<b>1,92,962</b>	<b>1585,82</b>	<b>1367,33</b>	<b>17,29,617</b>	<b>12512,76</b>	<b>9699,29</b>
1. Loans for Purchase of Consumer Durables	6,829	33,87	26,29	1,05,577	417,26	340,57
2. Loans for Housing	26,833	375,46	327,38	3,23,287	4791,44	4299,67
3. Rest of the Personal Loans	1,59,300	1176,49	1013,67	13,00,753	7304,06	5059,06
<b>VI. TRADE</b>	<b>27,506</b>	<b>3346,32</b>	<b>2774,87</b>	<b>3,87,066</b>	<b>35178,64</b>	<b>31558,69</b>
1. Wholesale Trade	5,730	2167,10	1774,76	1,09,390	30276,98	27477,41
2. Retail Trade	21,776	1179,22	1000,11	2,77,676	4901,66	4081,28
<b>VII. FINANCE</b>	<b>1,034</b>	<b>5796,19</b>	<b>4269,12</b>	<b>5,606</b>	<b>19394,56</b>	<b>12993,60</b>
<b>VIII. ALL OTHERS</b>	<b>42,612</b>	<b>2884,89</b>	<b>2464,46</b>	<b>2,63,029</b>	<b>10068,36</b>	<b>8056,96</b>
<b>TOTAL BANK CREDIT</b>	<b>3,90,393</b>	<b>30506,54</b>	<b>24847,13</b>	<b>43,38,118</b>	<b>192358,29</b>	<b>144064,22</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	4,364	21,94	18,12	41,971	138,66	123,30
2. Other Small Scale Industries	12,699	1329,50	1023,57	1,63,363	9110,12	6944,36

