

## Western Region

**Table No. 5.7 – State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation  
March 2001**

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
<b>I. AGRICULTURE</b>	<b>7,77,794</b>	<b>2081,09</b>	<b>1844,48</b>	<b>4,36,457</b>	<b>1258,36</b>	<b>1078,64</b>
1. Direct Finance	7,68,338	1865,58	1667,58	4,27,721	1112,55	958,04
2. Indirect Finance	9,456	215.51	176.90	8,736	145.81	120.61
<b>II. INDUSTRY</b>	<b>47,133</b>	<b>1400,72</b>	<b>1143,05</b>	<b>42,017</b>	<b>1491,24</b>	<b>1224,12</b>
1. Mining & Quarrying	126	22,31	22,59	121	7,88	6,58
2. Food Manufacturing & Processing	1,608	210,14	202,17	1,780	212,23	182,34
(a) Rice Mills, Flour & Dal Mills	588	23,88	19,54	432	34,16	28,48
(b) Sugar	26	67,78	75,99	15	65,07	61,70
(c) Edible Oils & Vanaspati	92	39,13	34,99	339	47,01	43,00
(d) Tea Processing	—	—	—	4	72	48
(e) Processing of Fruits & Vegetables	90	3,36	2,82	45	10,97	7,22
(f) Others	812	76,00	68,84	945	54,31	41,45
3. Beverage & Tobacco	13	93	87	48	16,54	10,60
4. Textiles	453	110,65	70,51	637	217,06	157,13
(a) Cotton Textiles	227	68,94	45,21	317	84,66	51,03
(b) Jute Textiles	4	64	63	7	31	34
(c) Handloom Textiles & Khadi	24	3,53	3,38	18	91	95
(d) Other Textiles	198	37,53	21,28	295	131,18	104,80
5. Paper, Paper Products & Printing	311	60,75	57,07	779	88,37	78,34
6. Leather & Leather Products	81	5,36	4,29	130	3,60	2,50
7. Rubber & Rubber Products	111	27,03	25,85	157	8,06	6,80
8. Chemicals & Chemical Products	842	241,80	192,05	1,331	230,23	187,38
(a) Heavy Industrial Chemicals	60	54,28	45,19	167	53,83	44,45
(b) Fertilisers	10	9,57	4,96	11	5,10	4,61
(c) Drugs & Pharmaceuticals	140	33,77	26,95	248	62,58	46,43
(d) Non-Edible Oils	4	31	28	21	2,59	2,33
(e) Other Chemicals & Chemical Products	628	143,88	114,67	884	106,12	89,56
9. Petroleum, Coal Products & Nuclear Fuels	47	33,89	12,56	73	25,33	26,73
10. Manufacture of Cement & Cement Products	134	36,27	35,23	124	15,86	14,74
11. Basic Metals & Metal Products	880	164,83	134,66	1,055	128,68	104,76
(a) Iron & Steel	138	98,93	74,06	136	60,64	47,48
(b) Non-Ferrous Metals	28	22,73	19,22	19	5,40	5,08
(c) Other Metal Products	714	43,16	41,38	900	62,65	52,19
12. Engineering	833	189,29	157,92	905	149,08	119,98
(a) Heavy Engineering	234	33,28	24,60	136	44,56	34,07
(b) Light Engineering	295	53,59	51,55	425	20,59	17,51
(c) Electrical Machinery & Goods	257	57,18	39,69	295	52,78	39,72
(d) Electronic Machinery & Goods	47	45,24	42,08	49	31,14	28,67
13. Vehicles, Vehicle Parts & Transport Equipments	574	56,02	27,29	324	20,78	16,61
14. Other Industries	40,702	180,92	153,47	33,161	240,96	195,41
15. Electricity, Gas & Water	19	4,15	3,95	41	62,89	62,23
(a) Electricity Generation & Transmission	5	29	29	21	3,75	3,49
(b) Non-Conventional Energy	—	—	—	4	56,87	56,87
(c) Gas, Steam & Water Supply	14	3,86	3,67	16	2,27	1,87
16. Construction	399	56,39	42,56	1,351	63,69	52,00
<b>III. TRANSPORT OPERATORS</b>	<b>14,537</b>	<b>127,85</b>	<b>102,41</b>	<b>8,536</b>	<b>90,00</b>	<b>67,37</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>51,201</b>	<b>158,14</b>	<b>125,80</b>	<b>37,044</b>	<b>259,73</b>	<b>217,47</b>
<b>V. PERSONAL LOANS</b>	<b>2,18,418</b>	<b>767,91</b>	<b>696,43</b>	<b>2,51,682</b>	<b>1130,50</b>	<b>1001,03</b>
1. Loans for Purchase of Consumer Durables	26,254	66,87	59,97	23,322	68,26	57,78
2. Loans for Housing	29,141	240,09	218,17	60,841	531,01	474,02
3. Rest of the Personal Loans	1,63,023	460,96	418,29	1,67,519	531,23	469,24
<b>VI. TRADE</b>	<b>1,02,696</b>	<b>1746,29</b>	<b>1693,52</b>	<b>68,885</b>	<b>539,18</b>	<b>473,97</b>
1. Wholesale Trade	3,665	1454,35	1441,26	5,502	200,26	176,87
2. Retail Trade	99,031	291,94	252,25	63,383	338,91	297,10
<b>VII. FINANCE</b>	<b>193</b>	<b>8,62</b>	<b>8,22</b>	<b>82</b>	<b>42,31</b>	<b>13,09</b>
<b>VIII. ALL OTHERS</b>	<b>31,564</b>	<b>208,53</b>	<b>176,57</b>	<b>33,667</b>	<b>344,81</b>	<b>303,59</b>
<b>TOTAL BANK CREDIT</b>	<b>12,43,536</b>	<b>6499,15</b>	<b>5790,46</b>	<b>8,78,370</b>	<b>5156,12</b>	<b>4379,29</b>
<i>OF WHICH :</i> 1. Artisans & Village Industries	16,594	37,49	33,40	9,939	31,74	27,37
2. Other Small Scale Industries	19,305	258,84	205,22	19,266	338,92	257,82

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit Outstanding		Accounts	Limit Outstanding	
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>81,605</b>	<b>678,40</b>	<b>566,84</b>	<b>28,239</b>	<b>2543,63</b>	<b>1490,02</b>
1. Direct Finance	76,452	441,12	357,59	25,800	574,71	447,99
2. Indirect Finance	5,153	237,28	209,25	2,439	1968,92	1042,04
<b>II. INDUSTRY</b>	<b>71,807</b>	<b>5460,92</b>	<b>4492,43</b>	<b>2,49,143</b>	<b>90137,26</b>	<b>61913,71</b>
1. Mining & Quarrying	149	58,28	41,04	359	5348,04	3120,52
2. Food Manufacturing & Processing	2,444	557,36	462,48	1,696	1926,14	1436,40
(a) Rice Mills, Flour & Dal Mills	593	136,86	102,34	178	107,06	70,31
(b) Sugar	32	166,28	129,39	41	119,55	105,48
(c) Edible Oils & Vanaspati	1,109	109,85	97,24	212	542,67	437,77
(d) Tea Processing	8	9,08	6,82	18	63,64	32,14
(e) Processing of Fruits & Vegetables	49	12,69	11,45	106	138,02	95,25
(f) Others	653	122,60	115,25	1,141	955,21	695,46
3. Beverage & Tobacco	77	39,46	34,37	182	317,31	263,88
4. Textiles	4,584	499,99	408,30	11,863	10100,46	7477,10
(a) Cotton Textiles	2,734	312,29	240,66	1,701	3414,61	2610,50
(b) Jute Textiles	7	97	60	28	7,46	5,41
(c) Handloom Textiles & Khadi	242	8,07	7,12	252	90,11	268,38
(d) Other Textiles	1,601	178,66	159,92	9,882	6588,29	4592,81
5. Paper, Paper Products & Printing	1,304	196,12	184,41	5,985	1314,39	935,03
6. Leather & Leather Products	233	16,16	12,77	644	196,46	93,63
7. Rubber & Rubber Products	371	51,42	49,38	1,172	1120,10	546,22
8. Chemicals & Chemical Products	3,488	945,08	757,34	13,027	15172,61	9715,92
(a) Heavy Industrial Chemicals	356	222,19	170,06	1,204	2497,95	1662,70
(b) Fertilisers	31	37,99	34,56	132	998,63	747,05
(c) Drugs & Pharmaceuticals	1,266	147,41	112,77	3,565	4668,83	2773,56
(d) Non-Edible Oils	38	20,25	17,18	59	210,01	141,55
(e) Other Chemicals & Chemical Products	1,797	517,25	422,77	8,067	6797,18	4391,05
9. Petroleum, Coal Products & Nuclear Fuels	87	40,63	37,29	569	8896,94	5256,92
10. Manufacture of Cement & Cement Products	268	61,09	47,74	424	2014,38	1584,66
11. Basic Metals & Metal Products	3,953	777,59	664,23	6,895	8169,36	6162,92
(a) Iron & Steel	801	447,94	413,71	2,050	5668,53	4412,93
(b) Non-Ferrous Metals	96	35,25	31,94	519	888,08	582,64
(c) Other Metal Products	3,056	294,40	218,57	4,326	1612,76	1167,35
12. Engineering	3,271	1115,05	900,68	15,222	12786,71	8597,97
(a) Heavy Engineering	462	324,24	245,30	1,587	5489,37	3527,03
(b) Light Engineering	1,320	282,06	247,60	8,936	1963,12	1363,27
(c) Electrical Machinery & Goods	1,128	250,31	196,77	3,348	3225,62	2302,91
(d) Electronic Machinery & Goods	361	258,43	211,00	1,351	2108,61	1404,77
13. Vehicles, Vehicle Parts & Transport Equipments	990	360,13	244,21	2,416	2828,17	1727,04
14. Other Industries	49,210	520,24	452,08	1,84,508	13963,64	10476,66
15. Electricity, Gas & Water	58	29,78	26,72	279	3333,67	2437,45
(a) Electricity Generation & Transmission	28	22,39	21,88	218	3075,17	2268,28
(b) Non-Conventional Energy	8	3,37	3,29	21	51,27	45,03
(c) Gas, Steam & Water Supply	22	4,02	1,55	40	207,23	124,14
16. Construction	1,320	192,55	169,38	3,902	2648,87	2081,38
<b>III. TRANSPORT OPERATORS</b>	<b>10,768</b>	<b>157,30</b>	<b>116,32</b>	<b>16,609</b>	<b>3715,40</b>	<b>3209,05</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>38,539</b>	<b>488,84</b>	<b>388,14</b>	<b>41,371</b>	<b>5155,08</b>	<b>3775,81</b>
<b>V. PERSONAL LOANS</b>	<b>2,75,149</b>	<b>1773,35</b>	<b>1547,14</b>	<b>9,84,368</b>	<b>8841,00</b>	<b>6454,69</b>
1. Loans for Purchase of Consumer Durables	26,154	89,36	75,85	29,847	192,78	146,97
2. Loans for Housing	84,659	977,98	879,38	1,48,646	3042,36	2728,10
3. Rest of the Personal Loans	1,64,336	706,01	591,92	8,05,875	5605,86	3579,62
<b>VI. TRADE</b>	<b>57,820</b>	<b>979,04</b>	<b>806,25</b>	<b>1,57,665</b>	<b>31914,14</b>	<b>28584,96</b>
1. Wholesale Trade	8,050	389,79	306,34	92,173	28232,57	25552,93
2. Retail Trade	49,770	589,24	499,90	65,492	3681,57	3032,02
<b>VII. FINANCE</b>	<b>288</b>	<b>135,81</b>	<b>124,18</b>	<b>5,043</b>	<b>19207,82</b>	<b>12848,12</b>
<b>VIII. ALL OTHERS</b>	<b>39,296</b>	<b>714,22</b>	<b>613,60</b>	<b>1,58,502</b>	<b>8800,80</b>	<b>6963,21</b>
<b>TOTAL BANK CREDIT</b>	<b>5,75,272</b>	<b>10387,89</b>	<b>8654,89</b>	<b>16,40,940</b>	<b>170315,13</b>	<b>125239,57</b>
<i>OF WHICH :</i> 1. Artisans & Village Industries	6,057	28,96	26,66	9,381	40,47	35,87
2. Other Small Scale Industries	38,720	1196,64	968,78	86,072	7315,72	5512,54