

TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2010

WESTERN REGION
STATE: MAHARASHTRA

(Amount in ₹ 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
I. AGRICULTURE	11,60,959	12339,59	10920,68	8,12,734	9009,71	7679,17
1. Direct Finance	11,48,197	10067,79	9018,15	8,02,167	7660,89	6579,56
2. Indirect Finance	12,762	2271,81	1902,52	10,567	1348,82	1099,62
II. INDUSTRY	26,978	20914,24	16539,07	23,108	8262,43	6719,99
1. Mining & Quarrying	464	101,46	61,98	482	109,83	92,32
2. Food Manufacturing & Processing	4,714	650,37	516,08	4,010	986,89	713,98
(a) Rice Mills, Flour & Dal Mills	1,155	98,77	68,49	932	207,44	156,45
(b) Sugar	39	121,75	110,51	38	188,83	179,43
(c) Edible Oils & Vanaspati	122	18,03	14,35	250	118,05	88,99
(d) Tea Processing	17	53	23	15	2,30	1,98
(e) Processing of Fruits & Vegetables	189	17,51	9,65	124	28,93	20,25
(f) Others	3,192	393,79	312,85	2,651	441,35	266,88
3. Beverage & Tobacco	80	65,86	61,58	202	231,56	107,58
4. Textiles	1,968	1151,90	928,54	2,012	818,48	691,25
(a) Cotton Textiles	574	603,85	468,79	885	693,73	586,25
(b) Jute & Other Natural Fibre Textiles	58	23,05	18,50	70	6,40	3,95
(c) Handloom Textiles & Khadi	96	9,52	3,13	144	5,31	4,51
(d) Other Textiles & Textile Products	1,240	515,48	438,12	913	113,04	96,54
5. Paper, Paper Products & Printing	459	337,83	184,03	774	139,41	120,06
6. Woods and Wood Products	1,321	12,52	10,06	667	15,16	11,51
7. Leather & Leather Products	581	16,14	11,38	593	13,42	10,70
8. Gems and Jewellery	597	42,90	42,43	318	14,03	12,30
9. Rubber & Plastic Products	356	148,77	110,27	552	100,47	60,00
10. Chemicals & Chemical Products	602	294,08	205,05	786	278,18	204,28
(a) Heavy Industrial Chemicals	63	43,68	38,90	108	102,19	59,28
(b) Fertilisers	43	8,75	3,87	25	1,75	1,33
(c) Drugs & Pharmaceuticals	90	61,54	50,71	104	41,86	41,59
(d) Non-Edible Oils	20	6,39	5,31	62	36,62	21,58
(e) Other Chemicals & Chemical Products	386	173,71	106,26	487	95,76	80,51
11. Petroleum, Coal Products & Nuclear Fuels	28	391,67	311,52	41	221,20	163,14
12. Manufacture of Cement & Cement Products	359	44,29	14,87	458	23,25	18,08
13. Basic Metals & Metal Products	1,371	6754,54	5155,18	1,401	1751,63	1370,15
(a) Iron & Steel	202	4822,94	3566,13	219	1611,31	1260,15
(b) Non-Ferrous Metals	97	1153,86	956,16	111	38,35	27,44
(c) Metal Products	1,072	777,74	632,89	1,071	101,97	82,56
14. Engineering	1,627	2187,67	1480,34	1,902	346,37	274,51
(a) Heavy Engineering	194	397,05	260,71	217	66,92	56,54
(b) Light Engineering	1,023	1179,18	659,25	1,197	158,94	115,35
(c) Electrical Machinery & Goods	303	115,03	90,63	362	99,96	86,70
(d) Electronic Machinery & Goods	107	496,40	469,74	126	20,56	15,93
15. Vehicles, Vehicle Parts & Transport Equipments	611	196,23	108,39	382	187,47	173,23
16. Other Industries	7,325	421,34	332,81	5,971	260,44	171,44
17. Electricity, Gas & Water	82	3962,78	3648,67	92	2027,02	2002,47
(a) Electricity Generation & Transmission	34	3617,64	3307,54	20	1950,55	1928,58
(b) Non-Conventional Energy	17	50,56	47,23	24	68,82	67,75
(c) Gas, Steam & Water Supply	31	294,59	293,90	48	7,65	6,14
18. Construction	4,433	4133,89	3355,87	2,465	737,63	522,99
(a) Other than Infrastructure	2,891	920,29	589,12	1,593	262,69	193,47
(b) Infrastructure Construction	1,542	3213,60	2766,75	872	474,94	329,51
III. TRANSPORT OPERATORS	16,159	1563,97	1222,72	7,813	288,11	194,03
IV. PROFESSIONAL AND OTHER SERVICES	53,001	3471,85	2925,71	41,147	1537,17	1210,20
1. Professional Services	14,596	372,34	287,06	9,778	219,75	194,38
2. Tourism, Hotel & Restaurants	3,725	150,89	131,53	3,225	236,65	185,70
3. Recreation services	471	39,61	26,26	477	15,23	12,99
4. IT and Telecommunications	82	69,44	50,06	159	22,09	16,47
5. Others	34,127	2839,58	2430,79	27,508	1043,45	800,67
V. PERSONAL LOANS	3,49,695	7696,01	5983,44	4,51,961	9074,88	7158,76
1. Housing	94,962	3377,72	2803,28	1,30,901	5285,97	4348,04
2. Consumer Durables	15,200	106,39	85,06	15,377	110,08	87,04
3. Vehicles	46,908	1183,12	765,57	42,719	884,20	659,76
4. Education	33,517	899,07	731,39	35,993	808,08	601,73
5. Personal Credit Cards	16,085	71,80	47,79	13,354	61,78	40,27
6. Others	1,43,023	2057,91	1550,35	2,13,617	1924,76	1421,92
VI. TRADE	1,09,149	4491,64	4002,32	1,13,474	4170,00	3676,69
1. Wholesale Trade	3,844	2897,07	2802,71	2,566	2381,61	2278,72
2. Retail Trade	1,05,305	1594,56	1199,61	1,10,908	1788,39	1397,97
VII. FINANCE	9,917	1612,50	1087,39	6,581	295,52	166,26
VIII. ALL OTHERS	29,027	361,18	294,87	46,721	282,92	228,70
TOTAL BANK CREDIT	17,54,885	52450,97	42976,21	15,03,539	32920,75	27033,80

TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2010

WESTERN REGION
STATE: MAHARASHTRA

(Amount in ₹ Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	1,63,178	4919,11	4107,84	2,26,261	20432,16	12635,53
1. Direct Finance	1,59,436	3466,03	2937,50	2,20,457	14018,16	7734,15
2. Indirect Finance	3,742	1453,08	1170,34	5,804	6413,99	4901,37
II. INDUSTRY	27,621	14811,95	10485,23	4,08,301	614674,45	379743,87
1. Mining & Quarrying	282	103,91	75,22	1,116	17042,17	12505,52
2. Food Manufacturing & Processing	2,800	1947,10	1533,11	16,434	10764,18	6238,86
(a) Rice Mills, Flour & Dal Mills	644	360,25	283,69	524	606,41	392,68
(b) Sugar	60	423,25	387,11	114	1959,94	1742,35
(c) Edible Oils & Vanaspati	329	477,43	370,84	2,614	3085,58	1153,85
(d) Tea Processing	38	30,54	21,81	353	459,80	333,82
(e) Processing of Fruits & Vegetables	92	94,00	55,57	123	496,18	369,54
(f) Others	1,637	561,63	414,09	12,706	4156,27	2246,62
3. Beverage & Tobacco	150	234,03	122,74	379	1915,40	1597,07
4. Textiles	5,314	2183,30	1779,32	43,867	51053,80	33913,33
(a) Cotton Textiles	3,418	1609,28	1318,01	18,091	23303,30	15083,13
(b) Jute & Other Natural Fibre Textiles	104	23,38	11,95	220	499,04	106,97
(c) Handloom Textiles & Khadi	203	26,50	22,46	1,478	788,67	586,31
(d) Other Textiles & Textile Products	1,589	524,13	426,89	24,078	26462,80	18136,92
5. Paper, Paper Products & Printing	982	259,40	157,40	7,425	7861,16	5582,89
6. Woods and Wood Products	424	43,06	31,28	1,034	776,20	488,79
7. Leather & Leather Products	330	9,48	7,92	1,259	723,44	452,72
8. Gems and Jewellery	188	311,09	277,41	33,275	40319,87	17243,29
9. Rubber & Plastic Products	970	418,22	320,24	5,344	9696,90	5406,50
10. Chemicals & Chemical Products	1,203	1467,85	1046,54	27,747	53445,68	26870,47
(a) Heavy Industrial Chemicals	191	142,02	102,49	2,140	9844,34	4325,77
(b) Fertilisers	59	74,46	44,96	263	2117,09	1485,44
(c) Drugs & Pharmaceuticals	256	842,53	596,57	11,597	24901,87	12577,65
(d) Non-Edible Oils	72	77,33	60,25	70	467,81	322,34
(e) Other Chemicals & Chemical Products	625	331,51	242,27	13,677	16114,57	8159,29
11. Petroleum, Coal Products & Nuclear Fuels	54	15,33	12,14	638	61051,38	40856,16
12. Manufacture of Cement & Cement Products	303	83,65	69,70	2,598	5683,18	3565,06
13. Basic Metals & Metal Products	3,269	1884,65	1163,06	22,284	96731,68	52296,98
(a) Iron & Steel	627	1037,11	561,70	2,798	57219,83	34818,21
(b) Non-Ferrous Metals	194	191,30	126,20	1,219	16064,79	8351,85
(c) Metal Products	2,448	656,24	475,16	18,267	23447,06	9126,92
14. Engineering	3,168	1728,41	1249,68	48,709	45221,38	27268,01
(a) Heavy Engineering	359	388,76	293,74	1,755	6976,44	4567,87
(b) Light Engineering	2,076	868,10	578,03	25,907	17046,38	9834,10
(c) Electrical Machinery & Goods	529	278,82	207,41	6,896	10510,52	5196,98
(d) Electronic Machinery & Goods	204	192,74	170,50	14,151	10688,04	7669,05
15. Vehicles, Vehicle Parts & Transport Equipments	594	806,74	606,37	9,551	38286,64	27314,86
16. Other Industries	4,331	1302,83	485,03	1,45,187	19442,18	8791,61
17. Electricity, Gas & Water	118	299,27	246,61	805	29349,75	19131,16
(a) Electricity Generation & Transmission	46	227,94	184,92	441	27194,13	18084,20
(b) Non-Conventional Energy	30	47,47	43,75	117	872,31	541,85
(c) Gas, Steam & Water Supply	42	23,86	17,94	247	1283,31	505,11
18. Construction	3,141	1713,62	1301,47	40,649	125309,50	90220,58
(a) Other than Infrastructure	1,937	839,50	667,67	7,106	24286,94	17838,73
(b) Infrastructure Construction	1,204	874,12	633,80	33,543	101022,55	72381,86
III. TRANSPORT OPERATORS	9,326	582,99	388,85	1,06,870	49989,76	40772,84
IV. PROFESSIONAL AND OTHER SERVICES	33,563	2535,26	1889,73	20,23,888	134851,11	90927,28
1. Professional Services	7,036	353,62	290,66	84,837	11620,36	9469,17
2. Tourism, Hotel & Restaurants	1,881	175,91	137,21	12,622	7781,59	5242,71
3. Recreation services	315	19,70	14,60	1,361	6514,68	5002,93
4. IT and Telecommunications	169	16,69	12,47	1,169	30527,62	22578,09
5. Others	24,162	1969,34	1434,79	19,23,899	78406,86	48634,36
V. PERSONAL LOANS	5,52,553	15029,09	11739,33	150,61,112	126300,05	71422,77
1. Housing	1,74,340	10401,94	8535,96	5,61,147	57090,20	45751,63
2. Consumer Durables	13,400	99,35	78,23	19,420	171,50	122,96
3. Vehicles	1,26,431	1321,04	871,82	3,22,702	5845,91	3289,36
4. Education	29,084	687,99	528,87	1,04,785	3181,42	2462,11
5. Personal Credit Cards	16,233	198,50	68,35	105,25,242	39043,35	8208,55
6. Others	1,93,065	2320,28	1656,10	35,27,816	20967,68	11588,15
VI. TRADE	78,781	3670,75	2726,98	2,01,200	108637,90	65244,88
1. Wholesale Trade	4,076	923,10	683,37	57,426	69094,59	41770,80
2. Retail Trade	74,705	2747,65	2043,61	1,43,774	39543,31	23474,08
VII. FINANCE	2,308	211,89	145,52	23,424	165205,73	133786,58
VIII. ALL OTHERS	1,10,946	1251,90	930,08	18,46,245	34562,84	14214,95
TOTAL BANK CREDIT	9,78,276	43012,94	32413,56	198,97,301	1254654,01	808748,70