

State: Maharashtra

Table No.5.6 – State and Bank Group-wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation–March 2002

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
I. AGRICULTURE	4,20,920	1815,65	1470,98	6,43,227	6060,68	4064,56
1. Direct Finance	4,19,025	1409,34	1137,55	5,92,702	2354,12	2065,71
2. Indirect Finance	1,895	406,31	333,43	50,525	3706,56	1998,85
II. INDUSTRY	1,10,757	31467,31	17058,77	2,31,238	34815,77	28107,43
1. Mining & Quarrying	153	10555,13	4253,67	489	1065,06	820,21
2. Food Manufacturing & Processing	3,333	510,86	432,36	12,021	1585,81	1277,27
(a) Rice Mills, Flour & Dal Mills	936	118,67	94,93	2,272	178,25	127,04
(b) Sugar	10	8,81	7,41	67	359,03	341,44
(c) Edible Oils & Vanaspati	359	191,08	184,38	2,723	230,23	185,20
(d) Tea Processing	4	1,38	91	17	14,41	11,97
(e) Processing of Fruits & Vegetables	31	45,87	40,15	103	59,49	42,71
(f) Others	1,993	145,05	104,58	6,839	744,40	568,92
3. Beverage & Tobacco	20	13,53	11,28	271	210,68	178,34
4. Textiles	10,248	2811,13	2190,51	19,797	4690,49	3706,48
(a) Cotton Textiles	1,307	758,09	618,91	4,729	1873,98	1505,22
(b) Jute & Other Natural Fibre Textiles	40	10,87	7,53	2,143	38,95	35,37
(c) Handloom Textiles & Khadi	78	242,08	213,27	618	253,51	141,31
(d) Other Textiles & Textile Products	8,823	1800,09	1350,81	12,307	2524,05	2024,58
5. Paper, Paper Products & Printing	1,430	332,75	273,66	3,964	831,67	723,48
6. Leather & Leather Products	652	23,41	14,41	2,659	102,91	81,57
7. Rubber & Plastic Products	2,133	579,54	450,91	3,636	1402,59	1182,04
8. Chemicals & Chemical Products	8,945	4254,50	1589,75	15,893	4298,72	3339,84
(a) Heavy Industrial Chemicals	130	494,85	158,38	1,055	1242,65	1037,78
(b) Fertilisers	55	1165,91	545,37	80	277,74	132,18
(c) Drugs & Pharmaceuticals	7,657	1227,96	466,77	9,290	1301,54	1024,93
(d) Non-Edible Oils	41	13,03	8,77	52	73,20	29,69
(e) Other Chemicals & Chemical Products	1,062	1352,76	410,46	5,416	1403,58	1115,27
9. Petroleum, Coal Products & Nuclear Fuels	59	553,03	413,18	336	2654,90	1885,77
10. Manufacture of Cement & Cement Products	389	119,07	93,15	573	712,30	463,23
11. Basic Metals & Metal Products	2,250	2407,66	1510,00	15,312	3693,75	3121,89
(a) Iron & Steel	664	2083,49	1194,52	1,847	2204,66	1869,06
(b) Non-Ferrous Metals	74	82,52	51,87	586	387,92	341,08
(c) Metal Products	1,512	241,66	263,60	12,879	1101,17	911,76
12. Engineering	3,356	3201,76	1670,73	38,079	4163,71	3387,75
(a) Heavy Engineering	145	92,58	77,72	1,418	914,63	698,19
(b) Light Engineering	2,089	1732,09	1057,63	26,592	1352,29	1040,39
(c) Electrical Machinery & Goods	728	393,75	274,79	2,862	1191,23	1029,05
(d) Electronic Machinery & Goods	394	983,33	260,58	7,207	705,55	620,11
13. Vehicles, Vehicle Parts & Transport Equipments	993	386,80	159,85	2,613	1038,91	845,82
14. Other Industries	75,649	4247,07	3008,29	1,06,958	4700,07	3941,49
15. Electricity, Gas & Water	83	1339,92	858,00	296	1947,40	1715,69
(a) Electricity Generation & Transmission	52	1220,54	797,92	121	1634,84	1449,27
(b) Non-Conventional Energy	13	12,46	4,79	25	66,40	66,92

(c) Gas, Steam & Water Supply	18	106,92	55,29	150	246,15	199,49
16. Construction	1,064	131,14	129,03	8,341	1716,81	1436,55
III. TRANSPORT OPERATORS	15,660	320,18	233,76	33,037	2004,96	1653,56
IV. PROFESSIONAL AND OTHER SERVICES	26,072	720,54	506,19	92,090	2629,92	2162,65
V. PERSONAL LOANS	3,26,824	2868,62	2435,51	6,74,024	6331,32	5371,96
1. Loans for Purchase of Consumer Durables	14,990	60,56	43,28	59,654	181,88	153,90
2. Loans for Housing	74,711	1803,69	1600,30	98,991	3144,01	2822,27
3. Rest of the Personal Loans	2,37,123	1004,38	791,93	5,15,379	3005,42	2395,80
VI. TRADE	90,220	3914,19	3234,24	2,50,453	29376,80	27869,14
1. Wholesale Trade	10,912	3174,08	2674,22	24,332	27189,41	26109,98
2. Retail Trade	79,308	740,10	560,02	2,26,121	2187,39	1759,16
VII. FINANCE	2,634	4181,95	2878,01	12,961	9413,55	7325,98
VIII. ALL OTHERS	77,728	2827,73	1975,46	2,67,690	10415,99	7915,58
TOTAL BANK CREDIT	10,70,815	48116,17	29792,91	22,04,720	101048,98	84470,87
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	14,152	566,10	439,18	21,160	174,14	154,54
2. Other Small Scale Industries	34,138	1818,35	1457,41	87,115	4029,40	3292,12

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	108	129,60	130,13	1,87,650	349,33	315,02
1. Direct Finance	95	7,82	7,77	1,84,381	332,53	299,77
2. Indirect Finance	13	121,77	122,36	3,269	16,79	15,24
II. INDUSTRY	8,092	17736,65	12808,55	9,761	37,13	31,88
1. Mining & Quarrying	14	450,11	204,95	15	71	57
2. Food Manufacturing & Processing	72	227,17	174,59	175	5,67	4,18
(a) Rice Mills, Flour & Dal Mills	3	1,45	1,45	114	3,27	2,28
(b) Sugar	7	4,44	2,83	1	54	21
(c) Edible Oils & Vanaspati	6	36,89	35,07	8	6	6
(d) Tea Processing	1	2,50	47	—	—	—
(e) Processing of Fruits & Vegetables	2	2,45	2,04	10	32	25
(f) Others	53	179,43	132,74	42	1,48	1,38
3. Beverage & Tobacco	17	109,36	76,25	6	23	20
4. Textiles	246	1231,30	788,28	38	71	76
(a) Cotton Textiles	125	763,78	435,47	6	41	34
(b) Jute & Other Natural Fibre Textiles	4	3,77	4,00	30	19	26
(c) Handloom Textiles & Khadi	15	15	15	—	—	—
(d) Other Textiles & Textile Products	102	463,61	348,67	2	12	16
5. Paper, Paper Products & Printing	45	192,09	167,73	33	64	68
6. Leather & Leather Products	13	66,31	11,20	51	14	13
7. Rubber & Plastic Products	121	318,01	266,82	20	19	17
8. Chemicals & Chemical Products	992	3566,14	2429,06	29	58	53
(a) Heavy Industrial Chemicals	163	695,44	499,11	—	—	—
(b) Fertilisers	19	266,89	144,32	—	—	—
(c) Drugs & Pharmaceuticals	351	1224,80	832,44	4	12	17
(d) Non-Edible Oils	4	6,00	6,00	—	—	—
(e) Other Chemicals & Chemical Products	455	1373,00	947,19	25	47	36
9. Petroleum, Coal Products & Nuclear Fuels	26	676,70	416,65	—	—	—
10. Manufacture of Cement & Cement Products	33	580,27	436,99	35	22	23
11. Basic Metals & Metal Products	208	1606,94	1032,72	70	50	41
(a) Iron & Steel	99	682,43	535,72	—	—	—
(b) Non-Ferrous Metals	45	722,33	347,20	—	—	—
(c) Metal Products	64	202,18	149,79	70	50	41
12. Engineering	813	2873,99	1980,63	42	57	52

(a) Heavy Engineering	98	717,01	578,00	4	14	12
(b) Light Engineering	443	1250,63	947,64	9	34	33
(c) Electrical Machinery & Goods	197	372,95	207,71	26	6	6
(d) Electronic Machinery & Goods	75	533,40	247,27	3	3	2
13. Vehicles, Vehicle Parts & Transport Equipments	426	1923,47	1618,14	127	77	51
14. Other Industries	4,911	2805,54	2329,94	8,854	19,55	16,98
15. Electricity, Gas & Water	32	467,33	412,24	1	4	4
(a) Electricity Generation & Transmission	18	335,52	330,07	—	—	—
(b) Non-Conventional Energy	2	5,00	1,42	—	—	—
(c) Gas, Steam & Water Supply	12	126,81	80,75	1	4	4
16. Construction	123	641,92	462,37	265	6,62	5,97
III. TRANSPORT OPERATORS	108	772,13	583,55	3,177	18,12	13,22
IV. PROFESSIONAL AND OTHER SERVICES	746	2052,06	1496,20	15,808	34,32	28,36
V. PERSONAL LOANS	7,38,389	5568,32	2726,75	67,141	185,82	156,73
1. Loans for Purchase of Consumer Durables	2,915	53,64	40,16	13,798	30,10	24,09
2. Loans for Housing	11,601	1283,77	968,32	6,497	56,82	45,60
3. Rest of the Personal Loans	7,23,873	4230,91	1718,26	46,846	98,91	87,05
VI. TRADE	943	1097,24	591,14	42,434	89,83	76,90
1. Wholesale Trade	638	519,84	288,43	1,114	6,61	5,88
2. Retail Trade	305	577,40	302,71	41,320	83,22	71,02
VII. FINANCE	570	4777,94	2635,82	181	31	26
VIII. ALL OTHERS	10,906	860,51	781,37	13,915	31,15	29,36
TOTAL BANK CREDIT	7,59,862	21753,51	32994,46	3,40,067	746,00	651,72
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1	3	3	5,132	12,03	10,26
2. Other Small Scale Industries	247	517,57	497,98	3,503	11,59	9,60

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	36,285	639,25	544,29	12,88,190	8994,50	6524,98
1. Direct Finance	34,760	355,46	315,89	12,30,963	4459,27	3826,69
2. Indirect Finance	1,525	283,79	228,40	57,227	4535,23	2698,29
II. INDUSTRY	30,038	25887,73	20956,86	3,89,886	109944,59	78963,49
1. Mining & Quarrying	277	1271,18	1066,92	948	13342,20	6346,31
2. Food Manufacturing & Processing	611	890,30	636,13	16,212	3219,81	2524,54
(a) Rice Mills, Flour & Dal Mills	97	29,29	23,14	3,422	330,92	248,84
(b) Sugar	44	198,22	154,30	129	571,04	506,19
(c) Edible Oils & Vanaspati	101	198,70	127,88	3,197	656,97	532,58
(d) Tea Processing	14	181,64	128,48	36	199,93	141,83
(e) Processing of Fruits & Vegetables	56	39,12	29,33	202	147,25	114,48
(f) Others	299	243,33	172,99	9,226	1313,70	980,61
3. Beverage & Tobacco	54	95,67	119,48	368	429,48	385,55
4. Textiles	1,867	1832,08	1513,55	32,196	10565,71	8199,59
(a) Cotton Textiles	1,017	873,76	754,35	7,184	4270,01	3314,28
(b) Jute & Other Natural Fibre Textiles	30	18,93	20,50	2,247	72,71	67,66
(c) Handloom Textiles & Khadi	22	2,51	1,63	733	498,24	356,35
(d) Other Textiles & Textile Products	798	936,88	737,08	22,032	5724,74	4461,29
5. Paper, Paper Products & Printing	720	908,18	629,31	6,192	2265,33	1794,85
6. Leather & Leather Products	91	24,40	17,04	3,466	217,17	124,35
7. Rubber & Plastic Products	608	457,19	419,14	6,518	2757,52	2319,08
8. Chemicals & Chemical Products	1,648	3974,03	2820,83	27,507	16093,97	10180,01
(a) Heavy Industrial Chemicals	303	1225,43	832,64	1,651	3658,37	2527,90
(b) Fertilisers	37	258,23	186,00	191	1968,78	1007,87

(c) Drugs & Pharmaceuticals	299	593,10	469,86	17,601	4347,52	2794,17
(d) Non-Edible Oils	17	9,16	8,53	114	101,39	52,99
(e) Other Chemicals & Chemical Products	992	1888,10	1323,80	7,950	6017,91	3797,08
9. Petroleum, Coal Products & Nuclear Fuels	55	1691,40	1199,63	476	5576,04	3915,24
10. Manufacture of Cement & Cement Products	172	478,91	383,12	1,202	1890,77	1376,71
11. Basic Metals & Metal Products	3,799	4040,41	3749,22	21,639	11749,26	9414,24
(a) Iron & Steel	618	3021,47	3010,86	3,228	7992,05	6610,17
(b) Non-Ferrous Metals	93	236,11	157,77	798	1428,87	897,92
(c) Metal Products	3,088	782,83	580,59	17,613	2328,34	1906,16
12. Engineering	2,002	3814,46	3127,82	44,292	14054,49	10167,45
(a) Heavy Engineering	353	904,71	668,40	2,018	2629,08	2022,44
(b) Light Engineering	818	542,40	388,40	29,951	4877,75	3434,39
(c) Electrical Machinery & Goods	525	976,51	772,79	4,338	2934,51	2284,40
(d) Electronic Machinery & Goods	306	1390,84	1298,24	7,985	3613,15	2426,21
13. Vehicles, Vehicle Parts & Transport Equipments	767	1370,86	1047,36	4,926	4720,81	3671,69
14. Other Industries	15,728	2829,37	2446,54	2,12,100	14601,59	11743,24
15. Electricity, Gas & Water	89	721,84	533,80	501	4476,52	3519,77
(a) Electricity Generation & Transmission	35	536,58	369,23	226	3727,48	2946,49
(b) Non-Conventional Energy	27	110,02	95,96	67	193,88	169,10
(c) Gas, Steam & Water Supply	27	75,25	68,61	208	555,17	404,18
16. Construction	1,550	1487,44	1246,95	11,343	3983,93	3280,87
III. TRANSPORT OPERATORS	7,369	945,23	654,70	59,351	4060,61	3138,78
IV. PROFESSIONAL AND OTHER SERVICES	17,468	3794,96	3257,51	1,52,184	9231,80	7450,90
V. PERSONAL LOANS	4,62,535	2605,67	1385,49	22,68,913	17559,76	12076,45
1. Loans for Purchase of Consumer Durables	5,492	26,61	20,06	96,849	352,79	281,48
2. Loans for Housing	17,987	404,81	336,50	2,09,787	6693,10	5772,99
3. Rest of the Personal Loans	4,39,056	2174,25	1028,94	19,62,277	10513,87	6021,98
VI. TRADE	34,005	3010,59	2479,50	4,18,055	37488,66	34250,91
1. Wholesale Trade	4,378	1841,76	1601,69	41,374	32731,72	30680,19
2. Retail Trade	29,627	1168,83	877,81	3,76,681	4756,94	3570,72
VII. FINANCE	1,304	6660,99	4662,83	17,650	25034,74	17502,90
VIII. ALL OTHERS	34,114	2278,64	1925,10	4,04,353	16414,02	12626,87
TOTAL BANK CREDIT	6,23,118	45823,06	35866,28	49,98,582	228728,68	172535,29
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	4,227	30,21	23,14	44,672	782,52	627,16
2. Other Small Scale Industries	12,087	1436,31	1108,03	1,37,090	7813,22	6365,14