

## Maharashtra

### Table No.5.7–State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March 2002

| WESTERN REGION                                     |                 | (Amount in Rupees Lakh) |                |                 |                |                |  |
|--|-----------------|-------------------------|----------------|-----------------|----------------|----------------|--|
| OCCUPATION   | RURAL           |                         |                | SEMI-URBAN      |                |                |  |
|  | No. of          | Credit                  | Amount         | No. of          | Credit         | Amount         |  |
|  | Accounts        | Limit                   | Out            | Accounts        | Limit          | Out            |  |
|  | standing        |                         |                | standing        |                |                |  |
| 1  | 2               | 3                       | 4              | 5               | 6              | 6              |  |
| <b>I. AGRICULTURE</b>                              | <b>7,75,889</b> | <b>2381,80</b>          | <b>2090,54</b> | <b>4,13,973</b> | <b>1402,41</b> | <b>1195,90</b> |  |
| 1. Direct Finance                                  | 7,56,152        | 2108,32                 | 1860,38        | 4,03,696        | 1253,12        | 1074,55        |  |
| 2. Indirect Finance                                | 19,737          | 273,48                  | 230,17         | 10,277          | 149,29         | 121,36         |  |
| <b>II. INDUSTRY</b>                                | <b>50,423</b>   | <b>1682,68</b>          | <b>1403,38</b> | <b>43,011</b>   | <b>4560,32</b> | <b>3819,80</b> |  |
| 1. Mining & Quarrying                              | 147             | 43,97                   | 35,57          | 198             | 187,32         | 177,44         |  |
| 2. Food Manufacturing & Processing                 | 3,415           | 271,37                  | 228,48         | 3,368           | 285,65         | 257,42         |  |
| (a) Rice Mills, Flour & Dal Mills                  | 1,233           | 33,48                   | 27,58          | 811             | 54,40          | 42,94          |  |
| (b) Sugar  | 28              | 102,45                  | 92,62          | 19              | 86,35          | 82,70          |  |
| (c) Edible Oils & Vanaspati                        | 126             | 49,52                   | 41,12          | 255             | 55,57          | 51,10          |  |
| (d) Tea Processing                                 | 1               | 7                       | 7              | 1               | 38             | 39             |  |
| (e) Processing of Fruits & Vegetables              | 43              | 1,75                    | 1,49           | 34              | 5,44           | 5,19           |  |
| (f) Others   | 1,984           | 84,09                   | 65,60          | 2,248           | 83,51          | 75,10          |  |
| 3. Beverage & Tobacco                              | 35              | 6,64                    | 16,19          | 60              | 52,13          | 81,49          |  |
| 4. Textiles  | 986             | 121,00                  | 72,67          | 1,207           | 204,66         | 136,61         |  |
| (a) Cotton Textiles                                | 140             | 55,68                   | 43,21          | 286             | 60,14          | 45,71          |  |
| (b) Jute & Other Natural Fibre Textiles            | 30              | 1,91                    | 1,63           | 43              | 89             | 90             |  |
| (c) Handloom Textiles & Khadi                      | 18              | 10                      | 9              | 65              | 78             | 49             |  |
| (d) Other Textiles & Textile Products              | 798             | 63,32                   | 27,75          | 813             | 142,84         | 89,51          |  |
| 5. Paper, Paper Products & Printing                | 423             | 22,64                   | 20,60          | 984             | 416,48         | 319,88         |  |
| 6. Leather & Leather Products                      | 470             | 8,30                    | 5,82           | 526             | 22,17          | 14,56          |  |
| 7. Rubber & Plastic Products                       | 415             | 109,66                  | 76,22          | 693             | 94,96          | 87,50          |  |
| 8. Chemicals & Chemical Products                   | 671             | 266,74                  | 226,95         | 955             | 718,28         | 560,42         |  |
| (a) Heavy Industrial Chemicals                     | 54              | 68,41                   | 53,45          | 89              | 168,07         | 134,55         |  |
| (b) Fertilisers                                    | 13              | 9,87                    | 6,50           | 9               | 4,95           | 4,96           |  |
| (c) Drugs & Pharmaceuticals                        | 194             | 47,90                   | 41,25          | 276             | 78,65          | 50,81          |  |
| (d) Non-Edible Oils                                | 11              | 7,32                    | 7,19           | 22              | 3,96           | 2,56           |  |
| (e) Other Chemicals & Chemical Products            | 399             | 133,22                  | 118,56         | 559             | 462,65         | 367,53         |  |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 36              | 59,41                   | 51,39          | 26              | 15,38          | 14,65          |  |
| 10. Manufacture of Cement & Cement Products        | 216             | 53,42                   | 52,16          | 306             | 194,47         | 168,29         |  |
| 11. Basic Metals & Metal Products                  | 1,134           | 164,70                  | 126,86         | 1,388           | 685,36         | 614,55         |  |
| (a) Iron & Steel                                   | 140             | 116,95                  | 85,33          | 199             | 439,17         | 461,42         |  |
| (b) Non-Ferrous Metals                             | 44              | 21,23                   | 17,74          | 28              | 17,40          | 6,29           |  |
| (c) Metal Products                                 | 950             | 26,51                   | 23,78          | 1,161           | 228,79         | 146,84         |  |
| 12. Engineering                                    | 1,017           | 222,06                  | 193,45         | 1,111           | 1066,22        | 873,96         |  |
| (a) Heavy Engineering                              | 169             | 74,63                   | 67,18          | 103             | 62,50          | 25,69          |  |
| (b) Light Engineering                              | 330             | 64,22                   | 47,00          | 438             | 81,58          | 45,40          |  |
| (c) Electrical Machinery & Goods                   | 339             | 62,30                   | 58,67          | 390             | 168,42         | 88,48          |  |
| (d) Electronic Machinery & Goods                   | 179             | 20,91                   | 20,60          | 180             | 753,73         | 714,39         |  |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 1,191           | 85,58                   | 66,56          | 638             | 30,11          | 26,90          |  |
| 14. Other Industries                               | 37,790          | 207,81                  | 195,68         | 28,795          | 192,86         | 166,79         |  |
| 15. Electricity, Gas & Water                       | 25              | 6,48                    | 5,62           | 60              | 268,38         | 206,50         |  |
| (a) Electricity Generation & Transmission          | 7               | 1,83                    | 1,70           | 20              | 164,88         | 105,98         |  |
| (b) Non-Conventional Energy                        | 4               | 1,57                    | 1,62           | 4               | 100,47         | 96,96          |  |
| (c) Gas, Steam & Water Supply                      | 14              | 3,08                    | 2,31           | 36              | 3,02           | 3,56           |  |
| 16. Construction                                   | 2,452           | 32,90                   | 29,14          | 2,696           | 125,87         | 112,86         |  |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>13,955</b>   | <b>122,85</b>           | <b>95,55</b>   | <b>12,889</b>   | <b>109,78</b>  | <b>82,25</b>   |  |

|  |                  |                |                |                 |                |                |
|--|------------------|----------------|----------------|-----------------|----------------|----------------|
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>                 | <b>46,214</b>    | <b>190,14</b>  | <b>147,28</b>  | <b>35,091</b>   | <b>292,26</b>  | <b>226,10</b>  |
| <b>V. PERSONAL LOANS</b>                                   | <b>2,15,722</b>  | <b>912,87</b>  | <b>784,84</b>  | <b>2,47,984</b> | <b>1400,36</b> | <b>1214,43</b> |
| 1. Loans for Purchase of Consumer Durables                 | 26,657           | 61,05          | 52,29          | 23,297          | 63,94          | 51,62          |
| 2. Loans for Housing                                       | 17,050           | 307,86         | 259,53         | 37,537          | 667,10         | 602,43         |
| 3. Rest of the Personal Loans                              | 1,72,015         | 543,97         | 473,02         | 1,87,150        | 669,32         | 560,37         |
| <b>VI. TRADE</b>   | <b>1,57,221</b>  | <b>2934,20</b> | <b>2769,56</b> | <b>1,17,914</b> | <b>738,92</b>  | <b>627,64</b>  |
| 1. Wholesale Trade   | 4,685            | 2369,83        | 2358,54        | 6,628           | 154,61         | 137,64         |
| 2. Retail Trade  | 1,52,536         | 564,37         | 411,03         | 1,11,286        | 584,31         | 490,00         |
| <b>VII. FINANCE</b>  | <b>2,508</b>     | <b>40,73</b>   | <b>37,50</b>   | <b>3,097</b>    | <b>81,83</b>   | <b>48,41</b>   |
| <b>VIII. ALL OTHERS</b>                                    | <b>91,789</b>    | <b>382,67</b>  | <b>301,99</b>  | <b>83,593</b>   | <b>618,52</b>  | <b>501,49</b>  |
| <b>TOTAL BANK CREDIT</b>                                   | <b>13,53,721</b> | <b>8647,96</b> | <b>7630,63</b> | <b>9,57,552</b> | <b>9204,39</b> | <b>7716,03</b> |
| <i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries | 17,331           | 97,81          | 80,37          | 12,804          | 140,12         | 111,08         |
| 2. Other Small Scale Industries                            | 22,737           | 247,38         | 196,24         | 19,608          | 273,51         | 237,22         |

(Amount in Rupees Lakh)

| OCCUPATION                                  | URBAN         |                |                | METROPOLITAN    |                 |                 |
|---|---------------|----------------|----------------|-----------------|-----------------|-----------------|
|   | No. of        | Credit         | Amount         | No. of          | Credit          | Amount          |
|   | Accounts      | Limit          | Out            | Accounts        | Limit           | Out             |
|   | 7             | 8              | standing       | 10              | 11              | standing        |
|   |               | 9              |                |                 | 12              |                 |
| <b>I. AGRICULTURE</b>                       | <b>76,513</b> | <b>689,05</b>  | <b>603,53</b>  | <b>21,815</b>   | <b>4521,23</b>  | <b>2635,01</b>  |
| 1. Direct Finance                           | 63,063        | 441,96         | 400,86         | 8,052           | 655,87          | 490,91          |
| 2. Indirect Finance                         | 13,450        | 247,09         | 202,67         | 13,763          | 3865,36         | 2144,10         |
| <b>II. INDUSTRY</b>                         | <b>50,207</b> | <b>7000,15</b> | <b>5667,31</b> | <b>2,46,245</b> | <b>96701,44</b> | <b>68073,00</b> |
| 1. Mining & Quarrying                       | 159           | 46,05          | 28,91          | 444             | 13064,85        | 6104,40         |
| 2. Food Manufacturing & Processing          | 3,523         | 620,16         | 505,23         | 5,906           | 2042,64         | 1533,41         |
| (a) Rice Mills, Flour & Dal Mills           | 847           | 125,99         | 104,77         | 531             | 117,04          | 73,55           |
| (b) Sugar                                   | 46            | 200,54         | 188,19         | 36              | 181,71          | 142,67          |
| (c) Edible Oils & Vanaspati                 | 254           | 149,70         | 102,20         | 2,562           | 402,17          | 338,17          |
| (d) Tea Processing                          | 9             | 4,00           | 4,58           | 25              | 195,48          | 136,78          |
| (e) Processing of Fruits & Vegetables       | 44            | 12,89          | 11,31          | 81              | 127,18          | 96,50           |
| (f) Others                                  | 2,323         | 127,03         | 94,18          | 2,671           | 1019,06         | 745,73          |
| 3. Beverage & Tobacco                       | 97            | 47,92          | 42,28          | 176             | 322,77          | 245,59          |
| 4. Textiles                                 | 5,681         | 688,96         | 598,67         | 24,322          | 9551,09         | 7391,64         |
| (a) Cotton Textiles                         | 2,639         | 434,87         | 368,67         | 4,119           | 3719,32         | 2856,70         |
| (b) Jute & Other Natural Fibre Textiles     | 134           | 29,69          | 28,96          | 2,040           | 40,22           | 36,17           |
| (c) Handloom Textiles & Khadi               | 130           | 2,52           | 1,70           | 520             | 494,84          | 354,07          |
| (d) Other Textiles & Textile Products       | 2,778         | 221,87         | 199,34         | 17,643          | 5296,70         | 4144,70         |
| 5. Paper, Paper Products & Printing         | 1,236         | 241,18         | 205,05         | 3,549           | 1585,03         | 1249,32         |
| 6. Leather & Leather Products               | 649           | 15,68          | 11,61          | 1,821           | 171,01          | 92,36           |
| 7. Rubber & Plastic Products                | 1,248         | 292,89         | 254,19         | 4,162           | 2260,01         | 1901,16         |
| 8. Chemicals & Chemical Products            | 2,320         | 1021,96        | 783,13         | 23,561          | 14086,99        | 8609,51         |
| (a) Heavy Industrial Chemicals              | 292           | 308,97         | 246,19         | 1,216           | 3112,91         | 2093,71         |
| (b) Fertilisers                             | 39            | 73,97          | 58,18          | 130             | 1879,98         | 938,23          |
| (c) Drugs & Pharmaceuticals                 | 946           | 229,91         | 180,95         | 16,185          | 3991,05         | 2521,16         |
| (d) Non-Edible Oils                         | 35            | 10,29          | 7,77           | 46              | 79,82           | 35,47           |
| (e) Other Chemicals & Chemical Products     | 1,008         | 398,82         | 290,05         | 5,984           | 5023,22         | 3020,95         |
| 9. Petroleum, Coal Products & Nuclear Fuels | 85            | 53,27          | 51,51          | 329             | 5447,97         | 3797,68         |
| 10. Manufacture of Cement & Cement Products | 302           | 34,69          | 23,71          | 378             | 1608,18         | 1132,55         |
| 11. Basic Metals & Metal Products           | 3,428         | 1599,19        | 1390,85        | 15,689          | 9300,02         | 7281,99         |
| (a) Iron & Steel                            | 834           | 1240,20        | 1096,34        | 2,055           | 6195,74         | 4967,08         |
| (b) Non-Ferrous Metals                      | 110           | 46,90          | 43,01          | 616             | 1343,35         | 830,87          |
| (c) Metal Products                          | 2,484         | 312,09         | 251,50         | 13,018          | 1760,94         | 1484,04         |
| 12. Engineering                             | 3,151         | 1113,30        | 856,72         | 39,013          | 11652,90        | 8243,33         |
| (a) Heavy Engineering                       | 416           | 238,49         | 145,76         | 1,330           | 2253,46         | 1783,81         |
| (b) Light Engineering                       | 1,322         | 339,51         | 251,10         | 27,861          | 4392,45         | 3090,89         |

|  |  |                 |                 |                 |                  |                  |                  |
|--|--|-----------------|-----------------|-----------------|------------------|------------------|------------------|
|  | (c) Electrical Machinery & Goods                   | 841             | 266,12          | 210,90          | 2,768            | 2437,68          | 1926,35          |
|  | (d) Electronic Machinery & Goods                   | 572             | 269,19          | 248,96          | 7,054            | 2569,32          | 1442,27          |
|  | 13. Vehicles, Vehicle Parts & Transport Equipments | 851             | 365,57          | 276,03          | 2,246            | 4239,54          | 3302,20          |
|  | 14. Other Industries                               | 25,048          | 553,73          | 380,37          | 1,20,467         | 13647,18         | 11000,41         |
|  | 15. Electricity, Gas & Water                       | 97              | 37,94           | 26,18           | 319              | 4163,72          | 3281,46          |
|  | (a) Electricity Generation & Transmission          | 38              | 9,35            | 9,07            | 161              | 3551,42          | 2829,74          |
|  | (b) Non-Conventional Energy                        | 15              | 18,89           | 10,95           | 44               | 72,94            | 59,56            |
|  | (c) Gas, Steam & Water Supply                      | 44              | 9,70            | 6,16            | 114              | 539,37           | 392,16           |
|  | 16. Construction                                   | 2,332           | 267,63          | 232,90          | 3,863            | 3557,53          | 2905,97          |
| <b>III.</b>  | <b>TRANSPORT OPERATORS</b>                         | <b>13,818</b>   | <b>150,11</b>   | <b>120,34</b>   | <b>18,689</b>    | <b>3677,87</b>   | <b>2840,64</b>   |
| <b>IV.</b>   | <b>PROFESSIONAL AND OTHER SERVICES</b>             | <b>37,539</b>   | <b>632,32</b>   | <b>521,68</b>   | <b>33,340</b>    | <b>8117,08</b>   | <b>6555,83</b>   |
| <b>V.</b>  | <b>PERSONAL LOANS</b>                              | <b>2,67,137</b> | <b>2297,67</b>  | <b>1979,83</b>  | <b>15,38,070</b> | <b>12948,86</b>  | <b>8097,34</b>   |
|  | 1. Loans for Purchase of Consumer Durables         | 22,252          | 69,11           | 56,05           | 24,643           | 158,70           | 121,52           |
|  | 2. Loans for Housing                               | 62,194          | 1287,38         | 1153,99         | 93,006           | 4430,77          | 3757,03          |
|  | 3. Rest of the Personal Loans                      | 1,82,691        | 941,19          | 769,79          | 14,20,421        | 8359,39          | 4218,79          |
| <b>VI.</b>   | <b>TRADE</b>                                       | <b>80,612</b>   | <b>1221,70</b>  | <b>1013,59</b>  | <b>62,308</b>    | <b>32593,84</b>  | <b>29840,12</b>  |
|  | 1. Wholesale Trade                                 | 6,568           | 431,83          | 378,32          | 23,493           | 29775,45         | 27805,69         |
|  | 2. Retail Trade                                    | 74,044          | 789,87          | 635,27          | 38,815           | 2818,39          | 2034,43          |
| <b>VII.</b>  | <b>FINANCE</b>                                     | <b>3,877</b>    | <b>184,37</b>   | <b>162,09</b>   | <b>8,168</b>     | <b>24727,81</b>  | <b>17254,90</b>  |
| <b>VIII.</b>   | <b>ALL OTHERS</b>                                  | <b>67,255</b>   | <b>1164,13</b>  | <b>885,96</b>   | <b>1,61,716</b>  | <b>14248,70</b>  | <b>10937,42</b>  |
| <b>TOTAL BANK CREDIT</b>                                   |  | <b>5,96,958</b> | <b>13339,50</b> | <b>10954,34</b> | <b>20,90,351</b> | <b>197536,83</b> | <b>146234,28</b> |
| <i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries |  | 7,793           | 250,55          | 202,15          | 6,744            | 294,04           | 233,55           |
| 2. Other Small Scale Industries                            |  | 26,181          | 974,36          | 824,47          | 68,564           | 6317,96          | 5107,21          |