

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004**

WESTERN REGION

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>5,92,162</b>	<b>2699,15</b>	<b>2384,42</b>	<b>2,87,352</b>	<b>1489,34</b>	<b>1282,24</b>
1. Direct Finance	5,77,725	2256,45	1992,06	2,80,096	1300,24	1118,68
2. Indirect Finance	14,437	442,70	392,36	7,256	189,10	163,55
<b>II. INDUSTRY</b>	<b>29,794</b>	<b>1987,98</b>	<b>1564,69</b>	<b>26,716</b>	<b>5310,78</b>	<b>3731,01</b>
1. Mining & Quarrying	161	21,60	19,98	194	646,92	268,24
2. Food Manufacturing & Processing	2,688	324,64	252,50	2,448	348,25	299,21
(a) Rice Mills, Flour & Dal Mills	1,028	38,84	29,27	689	56,52	45,53
(b) Sugar	31	123,45	108,57	41	144,93	129,50
(c) Edible Oils & Vanaspati	111	36,48	26,60	171	68,60	59,50
(d) Tea Processing	1	7	7	3	60	42
(e) Processing of Fruits & Vegetables	108	24,66	12,34	41	9,56	7,11
(f) Others	1,409	101,13	75,65	1,503	68,04	57,14
3. Beverage & Tobacco	68	23,46	12,41	102	58,02	29,47
4. Textiles	516	116,97	66,34	700	172,06	96,23
(a) Cotton Textiles	160	36,76	29,63	235	70,63	56,80
(b) Jute & Other Natural Fibre Textiles	13	81	80	18	1,43	1,09
(c) Handloom Textiles & Khadi	80	20	16	74	31	27
(d) Other Textiles & Textile Products	263	79,20	35,75	373	99,68	38,08
5. Paper, Paper Products & Printing	388	39,11	32,33	624	150,18	114,88
6. Leather & Leather Products	286	4,23	3,49	374	5,10	4,23
7. Rubber & Plastic Products	273	36,58	27,39	380	122,22	109,86
8. Chemicals & Chemical Products	735	203,75	155,21	862	309,71	204,73
(a) Heavy Industrial Chemicals	75	41,03	23,10	76	61,61	34,18
(b) Fertilisers	13	1,78	1,75	7	2,56	2,33
(c) Drugs & Pharmaceuticals	139	25,50	19,29	225	51,37	34,13
(d) Non-Edible Oils	10	62	49	28	4,81	3,42
(e) Other Chemicals & Chemical Products	498	134,83	110,58	526	189,37	130,68
9. Petroleum, Coal Products & Nuclear Fuels	21	6,42	5,98	24	18,33	11,98
10. Manufacture of Cement & Cement Products	164	55,11	56,71	198	161,90	127,68
11. Basic Metals & Metal Products	832	300,33	226,15	892	2117,16	1560,33
(a) Iron & Steel	110	191,35	152,70	191	2055,84	1511,85
(b) Non-Ferrous Metals	34	69,08	45,04	33	13,06	10,39
(c) Metal Products	688	39,90	28,41	668	48,25	38,08
12. Engineering	986	188,63	135,35	1,387	250,80	69,19
(a) Heavy Engineering	105	17,64	14,08	155	31,24	22,92
(b) Light Engineering	367	35,52	21,29	759	23,90	19,11
(c) Electrical Machinery & Goods	232	101,18	70,93	287	183,77	16,77
(d) Electronic Machinery & Goods	282	34,30	29,05	186	11,89	10,39
13. Vehicles, Vehicle Parts & Transport Equipments	773	89,87	69,59	622	20,61	15,21
14. Other Industries	20,547	164,62	144,88	15,922	178,22	147,30
15. Electricity, Gas & Water	30	275,47	253,58	69	616,36	552,25
(a) Electricity Generation & Transmission	15	273,22	251,61	23	611,63	548,14
(b) Non-Conventional Energy	3	17	13	5	26	21
(c) Gas, Steam & Water Supply	12	2,09	1,84	41	4,47	3,90
16. Construction	1,326	137,19	102,79	1,918	134,92	120,19
<b>III. TRANSPORT OPERATORS</b>	<b>12,091</b>	<b>116,72</b>	<b>93,28</b>	<b>10,613</b>	<b>105,49</b>	<b>80,53</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>35,031</b>	<b>208,82</b>	<b>170,58</b>	<b>30,454</b>	<b>372,82</b>	<b>288,82</b>
<b>V. PERSONAL LOANS</b>	<b>2,75,905</b>	<b>1567,55</b>	<b>1338,27</b>	<b>2,99,977</b>	<b>2518,68</b>	<b>2130,77</b>
1. Loans for Purchase of Consumer Durables	36,807	108,38	87,38	27,355	96,33	76,68
2. Loans for Housing	28,637	531,86	484,29	54,164	1188,66	1066,39
3. Rest of the Personal Loans	2,10,461	927,30	766,59	2,18,458	1233,69	987,70
<b>VI. TRADE</b>	<b>1,25,659</b>	<b>2504,52</b>	<b>2327,12</b>	<b>1,02,654</b>	<b>826,18</b>	<b>665,54</b>
1. Wholesale Trade	4,493	2003,02	1909,96	4,029	151,45	122,37
2. Retail Trade	1,21,166	501,50	417,16	98,625	674,73	543,17
<b>VII. FINANCE</b>	<b>1,522</b>	<b>19,00</b>	<b>15,16</b>	<b>1,123</b>	<b>49,63</b>	<b>31,05</b>
<b>VIII. ALL OTHERS</b>	<b>1,19,050</b>	<b>509,88</b>	<b>393,56</b>	<b>1,17,983</b>	<b>661,59</b>	<b>522,82</b>
<b>TOTAL BANK CREDIT</b>	<b>11,91,214</b>	<b>9613,62</b>	<b>8287,08</b>	<b>8,76,872</b>	<b>11334,50</b>	<b>8732,77</b>
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	11,185	79,74	63,09	10,154	153,10	119,07
2. Other Small Scale Industries	11,176	279,87	221,36	8,533	301,77	239,42

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004**

WESTERN REGION

STATE : MAHARASHTRA

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	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>56,783</b>	<b>1064,89</b>	<b>936,86</b>	<b>14,039</b>	<b>7506,59</b>	<b>5411,40</b>
1. Direct Finance	52,968	754,89	672,57	7,935	1870,88	1355,79
2. Indirect Finance	3,815	310,00	264,29	6,104	5635,70	4055,61
<b>II. INDUSTRY</b>	<b>31,613</b>	<b>8652,80</b>	<b>5938,28</b>	<b>1,07,534</b>	<b>115349,06</b>	<b>78725,60</b>
1. Mining & Quarrying	158	33,57	25,34	650	9298,62	3934,48
2. Food Manufacturing & Processing	2,028	968,58	616,67	2,195	3338,08	2341,43
(a) Rice Mills, Flour & Dal Mills	574	163,39	118,76	206	105,75	75,42
(b) Sugar	54	350,51	214,04	25	174,68	138,88
(c) Edible Oils & Vanaspati	205	114,74	86,91	423	507,86	371,18
(d) Tea Processing	10	13,09	9,01	36	456,52	275,88
(e) Processing of Fruits & Vegetables	125	21,48	15,08	114	193,64	133,22
(f) Others	1,060	305,36	172,87	1,391	1899,64	1346,84
3. Beverage & Tobacco	103	82,70	61,67	216	481,44	391,15
4. Textiles	4,641	750,08	571,41	10,053	12648,99	9182,89
(a) Cotton Textiles	2,990	439,29	365,89	3,057	5141,52	3759,38
(b) Jute & Other Natural Fibre Textiles	94	22,08	20,87	112	45,93	35,90
(c) Handloom Textiles & Khadi	150	7,14	6,67	182	287,68	268,63
(d) Other Textiles & Textile Products	1,407	281,57	177,98	6,702	7173,86	5118,99
5. Paper, Paper Products & Printing	1,212	235,68	196,81	2,900	2210,22	1740,77
6. Leather & Leather Products	356	13,87	12,14	719	174,96	144,19
7. Rubber & Plastic Products	1,301	265,02	211,74	3,456	2214,66	1644,11
8. Chemicals & Chemical Products	1,848	1054,78	658,31	8,231	16054,87	10776,68
(a) Heavy Industrial Chemicals	170	263,54	193,64	1,221	3525,51	2299,05
(b) Fertilisers	46	254,45	64,29	153	1931,92	1047,20
(c) Drugs & Pharmaceuticals	480	183,13	155,10	2,212	4214,71	3109,36
(d) Non-Edible Oils	20	4,41	3,67	60	343,94	205,97
(e) Other Chemicals & Chemical Products	1,132	349,24	241,61	4,585	6038,80	4115,10
9. Petroleum, Coal Products & Nuclear Fuels	90	29,51	26,68	590	3879,68	2343,73
10. Manufacture of Cement & Cement Products	219	99,64	58,98	949	1720,78	1284,55
11. Basic Metals & Metal Products	3,085	1667,48	1395,71	17,133	11103,25	7700,30
(a) Iron & Steel	642	1144,66	965,98	2,120	6552,56	4767,92
(b) Non-Ferrous Metals	96	45,66	37,69	483	1818,20	1384,27
(c) Metal Products	2,347	477,16	392,04	14,530	2732,48	1548,11
12. Engineering	3,464	1873,93	894,46	9,409	11220,13	7197,75
(a) Heavy Engineering	689	599,31	168,97	1,509	2170,50	1534,06
(b) Light Engineering	1,415	436,14	276,46	3,841	3383,21	2086,18
(c) Electrical Machinery & Goods	890	514,16	251,62	2,722	3065,16	1620,89
(d) Electronic Machinery & Goods	470	324,31	197,41	1,337	2601,25	1956,62
13. Vehicles, Vehicle Parts & Transport Equipments	899	493,27	379,43	1,845	4910,27	3567,01
14. Other Industries	9,917	394,29	307,41	43,992	24090,00	17737,18
15. Electricity, Gas & Water	90	32,79	25,18	342	3757,50	2129,48
(a) Electricity Generation & Transmission	25	14,15	13,65	171	3207,82	1761,89
(b) Non-Conventional Energy	20	6,20	3,55	43	147,24	119,00
(c) Gas, Steam & Water Supply	45	12,44	7,98	128	402,44	248,60
16. Construction	2,202	657,61	496,33	4,854	8245,63	6609,92
<b>III. TRANSPORT OPERATORS</b>	<b>11,056</b>	<b>138,27</b>	<b>108,15</b>	<b>12,643</b>	<b>5130,93</b>	<b>4113,58</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>31,777</b>	<b>877,85</b>	<b>653,83</b>	<b>42,456</b>	<b>13025,78</b>	<b>9671,60</b>
<b>V. PERSONAL LOANS</b>	<b>3,24,272</b>	<b>4358,31</b>	<b>3726,26</b>	<b>35,38,589</b>	<b>36838,11</b>	<b>22095,60</b>
1. Loans for Purchase of Consumer Durables	20,415	85,86	67,21	94,049	382,15	267,58
2. Loans for Housing	84,145	2463,98	2208,87	2,68,144	14114,49	12852,19
3. Rest of the Personal Loans	2,19,712	1808,47	1450,18	31,76,396	22341,48	8975,84
<b>VI. TRADE</b>	<b>75,875</b>	<b>1494,20</b>	<b>1154,98</b>	<b>78,802</b>	<b>33591,72</b>	<b>24709,04</b>
1. Wholesale Trade	5,369	461,38	341,49	42,174	28783,26	21238,29
2. Retail Trade	70,506	1032,82	813,49	36,628	4808,46	3470,74
<b>VII. FINANCE</b>	<b>1,270</b>	<b>225,32</b>	<b>157,93</b>	<b>3,870</b>	<b>37182,19</b>	<b>31003,12</b>
<b>VIII. ALL OTHERS</b>	<b>77,356</b>	<b>1043,50</b>	<b>857,83</b>	<b>1,31,043</b>	<b>7742,45</b>	<b>5467,39</b>
<b>TOTAL BANK CREDIT</b>	<b>6,10,002</b>	<b>17855,14</b>	<b>13534,11</b>	<b>39,28,976</b>	<b>256366,85</b>	<b>181197,33</b>
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	3,922	67,04	54,77	2,027	87,73	66,37
2. Other Small Scale Industries	14,499	1332,18	1020,01	23,487	8013,45	6024,37