

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation
March 1996 (Part 24 of 32)**

WESTERN REGION		STATE: MAHARASHTRA						(Amount in Rupees Lakh)		
OCCUPATION		STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
		No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
		1	2	3	4	5	6	7	8	9
I. AGRICULTURE		4,14,748	888,80	750,47	9,30,671	2084,19	1760,79	17	34,61	26,64
1. Direct Finance		4,12,868	633,56	547,93	9,16,160	1324,81	1179,16	8	1,24	1,07
2. Indirect Finance		1,880	255,24	202,54	14,511	759,39	581,62	9	33,37	25,57
II. INDUSTRY		55,959	13051,65	9417,47	1,26,541	21340,05	16459,96	4,972	10454,47	7683,25
1. Mining & Quarrying		166	76,68	37,01	812	175,15	167,43	8	10,69	5,81
2. Food Manufacturing and Processing		2,212	456,94	340,48	4,160	889,87	732,47	81	248,01	184,61
(a) Rice Mills, Flour and Dal Mills		546	42,63	33,31	884	97,55	68,44	5	22,42	18,75
(b) Sugar		9	95	81	97	200,37	196,19	2	1,52	1,49
(c) Edible Oils and Vanaspati		374	225,10	175,62	591	209,89	158,81	20	106,60	72,38
(d) Tea Processing		10	1,20	48	39	38,72	28,78	7	7,83	6,95
(e) Processing of Fruits & Vegetables		48	19,16	18,13	280	63,92	47,70	1	2	1
(f) Others		1,225	167,89	112,13	2,269	279,42	232,55	46	109,62	85,03
3. Beverage and Tobacco		50	31,36	23,18	450	159,35	144,31	67	143,23	138,25
4. Textiles		2,195	1839,72	1367,92	9,854	3373,61	2454,56	417	1849,02	1301,21
(a) Cotton Textiles		1042	738,58	618,46	2,846	1086,53	829,41	164	864,51	609,82
(b) Jute Textiles		37	3,83	4,08	69	19,27	19,26	1	34	34
(c) Handloom Textiles & Khadi		34	24,30	24,37	147	37,22	32,94	-	-	-
(d) Other Textiles		1,082	1073,01	721,00	6,792	2230,59	1572,96	252	984,18	691,06
5. Paper, Paper Products and Printing		1,268	220,58	167,74	3,972	638,49	502,60	96	162,63	115,74
6. Leather and Leather Products		283	43,89	32,28	917	157,41	120,74	12	7,26	3,77
7. Rubber and Rubber Products		349	85,32	65,42	1,081	238,41	186,94	29	91,23	67,74
8. Chemicals and Chemical Products		2,901	2357,72	1648,70	10,397	4543,56	3479,52	1,029	2225,20	1552,71
(a) Heavy Industrial Chemicals		427	554,03	390,84	1,320	1150,25	893,17	197	514,99	320,38
(b) Fertilizers		93	347,42	225,03	148	103,17	79,79	12	52,76	25,42
(c) Drugs and Pharmaceuticals		575	600,82	441,27	2,128	1188,63	922,99	447	965,84	657,95
(d) Non-Edible Oils		50	4,35	3,39	142	73,19	61,29	3	85	1,51
(e) Other Chemicals & Chemical Products		1,756	851,09	588,17	6,659	2028,33	1522,27	370	690,77	547,45
9. Petroleum, Coal Products & Nuclear Fuels		191	1077,26	890,37	544	359,99	229,54	73	420,23	339,76
10. Manufacture of Cement & Cement Products		268	581,99	288,91	512	134,95	107,90	27	147,05	80,67
11. Basic Metals & Metal Products		2,425	1847,48	1350,90	7,835	2725,27	2111,41	256	873,27	668,30
(a) Iron and Steel		684	1610,88	1149,02	2,323	1791,00	1425,75	177	760,83	590,02
(b) Non-Ferrous Metals		158	72,08	58,06	545	158,10	130,56	15	16,14	10,48
(c) Other Metal Products		1,583	164,53	143,82	4,967	776,17	555,10	64	96,30	67,80
12. Engineering		3,670	1971,56	1345,70	12,256	3404,51	2630,16	792	2242,68	1676,43
(a) Heavy Engineering		731	1076,29	688,96	1,966	1282,73	947,39	239	900,07	633,95

	(b) Light Engineering	1,342	338,48	238,01	5,300	769,55	601,03	215	350,76	251,97
	(c) Electrical Machinery & Goods	912	253,90	180,20	2,966	748,45	560,79	191	647,15	486,04
	(d) Electronic Machinery & Goods	685	302,89	238,53	2,024	603,78	520,95	147	344,70	304,47
13.	Vehicles, Vehicle Parts & Transport Equipments	881	837,84	502,00	3,125	704,27	486,95	74	392,80	185,09
14.	Other Industries	38,321	1460,68	1240,55	66,742	2927,86	2269,38	1,816	1096,32	890,40
15.	Electricity, Gas & Water	88	28,22	17,03	529	251,95	225,70	30	144,10	129,36
	(a) Electricity Generation & Transmission	64	25,23	13,87	373	240,44	216,50	25	139,03	124,39
	(b) Non-Conventional Energy	9	22	19	26	2,64	2,39	2	3,00	3,00
	(c) Gas, Steam & Water Supply	15	2,77	2,97	130	8,86	6,81	3	2,08	1,96
16.	Construction	691	134,40	99,28	3,355	655,39	610,36	165	400,74	343,40
III.	TRANSPORT OPERATORS	16,597	143,55	126,38	41,291	461,29	394,34	61	60,59	46,10
IV.	PROFESSIONAL AND OTHER SERVICES	26,349	407,67	359,19	1,88,157	1441,68	1134,48	450	498,63	374,99
V.	PERSONAL LOANS	2,44,980	885,47	786,27	4,65,835	2016,03	1732,95	4,48,568	1241,30	903,98
	1. Loans for Purchase of Consumer Durables	13,633	23,53	18,83	19,546	42,16	35,10	11,255	30,41	29,87
	2. Loans for Housing	27,270	340,33	306,82	65,977	631,31	555,53	2,041	134,68	131,23
	3. Rest of the Personal Loans	2,04,077	521,62	460,62	3,80,312	1342,56	1142,31	4,35,272	1076,22	742,87
VI.	TRADE	1,66,222	1549,37	1384,93	3,48,040	9314,40	7967,57	637	812,81	621,39
	1. Wholesale Trade	10,765	1024,65	918,68	23,406	8257,39	7113,65	434	752,45	571,22
	2. Retail Trade	1,55,457	524,72	466,24	3,24,634	1057,01	853,92	203	60,36	50,17
VII.	FINANCE	286	579,71	441,24	2,027	1888,63	1519,56	392	1350,14	1054,81
VIII.	ALL OTHERS	28,252	2633,04	2314,27	2,11,533	2984,89	2542,60	9,636	1326,76	1222,51
	TOTAL BANK CREDIT	9,53,393	20139,27	15580,21	23,14,095	41531,16	33512,24	4,64,733	15779,31	11933,67
	OF WHICH : 1. Artisans & Village Industries	15,037	27,85	24,95	20,058	44,46	38,32	1,003	1,62	1,96
	2. Other Small Scale Industries	27,947	1010,55	877,99	73,198	4372,10	3119,30	281	358,93	293,55

OCCUPATION	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	1,99,846	148,59	145,58	45,119	168,23	138,14	15,90,401	3324,42	2821,62
1. Direct Finance	1,98,482	144,99	142,83	43,740	121,43	103,13	15,71,258	2226,03	1974,11
2. Indirect Finance	1,364	3,60	2,75	1,379	46,79	35,01	19,143	1098,39	847,50
II. INDUSTRY	9,236	8,07	7,38	13,285	3206,96	2762,37	2,09,993	48061,19	36330,43
1. Mining & Quarrying	4	5	6	54	18,72	18,44	1,044	281,30	228,74
2. Food Manufacturing and Processing	75	41	41	553	203,69	172,17	7,081	1798,92	1430,14
(a) Rice Mills, Flour and Dal Mills	18	12	11	134	9,35	7,95	1,587	172,06	128,55
(b) Sugar	-	-	-	17	39,37	35,99	125	242,21	234,47
(c) Edible Oils and Vanaspati	10	9	9	104	71,19	58,07	1,099	612,87	464,97
(d) Tea Processing	-	-	-	7	3,18	3,09	63	50,93	39,30
(e) Processing of Fruits & Vegetables	4	3	3	27	5,87	5,84	360	89,01	71,70
(f) Others	43	17	19	264	74,74	61,23	3,847	631,84	491,13
3. Beverage and Tobacco	-	-	-	32	33,75	33,58	599	367,69	339,32
4. Textiles	7	13	17	1,869	480,80	399,96	14,342	7543,29	5523,83
(a) Cotton Textiles	3	4	6	1,149	188,44	162,20	5,204	2878,10	2219,95
(b) Jute Textiles	-	-	-	7	46	40	114	23,91	24,08
(c) Handloom Textiles & Khadi	-	-	-	15	98	75	196	62,50	58,06
(d) Other Textiles	4	10	11	698	290,92	236,61	8,828	4578,79	3221,74

5.	Paper, Paper Products and Printing	9	5	5	533	83,36	58,18	5,878	1105,11	844,31
6.	Leather and Leather Products	1	-	-	65	17,76	16,08	1,278	226,32	172,87
7.	Rubber and Rubber Products	1	-	-	107	14,76	13,16	1,567	429,73	333,26
8.	Chemicals and Chemical Products	6	5	4	943	404,43	359,85	15,276	9530,96	7040,82
	(a) Heavy Industrial Chemicals	1	1	-	201	85,72	68,31	2,146	2305,00	1672,70
	(b) Fertilizers	-	-	-	20	22,51	21,71	273	525,86	351,95
	(c) Drugs and Pharmaceuticals	3	3	3	166	97,37	93,70	3,319	2852,68	2115,94
	(d) Non-Edible Oils	-	-	-	3	4	4	198	78,43	66,22
	(e) Other Chemicals & Chemical Products	2	1	1	553	198,80	176,09	9,340	3768,99	2834,00
9.	Petroleum, Coal Products & Nuclear Fuels	-	-	-	71	42,48	34,88	879	1899,96	1494,56
10.	Manufacture of Cement & Cement Products	2	2	2	96	25,45	24,14	905	889,45	501,63
11.	Basic Metals & Metal Products	7	22	23	769	327,15	279,88	11,292	5773,39	4410,72
	(a) Iron and Steel	-	-	-	321	220,34	186,26	3,505	4383,04	3351,06
	(b) Non-Ferrous Metals	-	-	-	87	31,78	31,06	805	278,10	230,17
	(c) Other Metal Products	7	22	23	361	75,03	62,55	6,982	1112,25	829,49
12.	Engineering	15	15	14	1,152	423,31	353,61	17,885	8042,22	6006,04
	(a) Heavy Engineering	5	9	8	260	73,93	61,93	3,201	3333,11	2332,31
	(b) Light Engineering	4	2	3	350	118,41	95,59	7,211	1577,21	1186,63
	(c) Electrical Machinery & Goods	4	2	2	282	91,45	79,31	4,355	1740,98	1306,37
	(d) Electronic Machinery & Goods	2	2	2	260	139,53	116,78	3,118	1390,92	1180,74
13.	Vehicles, Vehicle Parts & Transport Equipments	68	1,16	1,02	220	46,14	37,76	4,368	1982,21	1212,82
14.	Other Industries	9,021	5,37	4,87	5,572	527,69	421,53	1,21,472	6017,94	4826,73
15.	Electricity, Gas & Water	1	1	1	45	79,82	77,70	693	504,10	449,78
	(a) Electricity Generation & Transmission	1	1	1	31	37,44	35,80	494	442,15	390,57
	(b) Non-Conventional Energy	-	-	-	2	2,10	2,10	39	7,96	7,68
	(c) Gas, Steam & Water Supply	-	-	-	12	40,28	39,79	160	53,99	51,53
16.	Construction	19	43	36	1,204	477,64	461,48	5,434	1668,61	1514,88
III.	TRANSPORT OPERATORS	4,775	17,64	15,60	4,622	91,57	70,67	67,346	774,64	653,08
IV.	PROFESSIONAL AND OTHER SERVICES	31,484	18,47	18,22	11,664	362,86	310,70	2,58,104	2729,32	2197,57
V.	PERSONAL LOANS	22,486	32,44	31,28	67,853	296,32	258,98	12,49,722	4471,56	3713,45
	1. Loans for Purchase of Consumer Durables	3,761	5,66	4,99	2,661	6,00	5,23	50,856	107,76	94,02
	2. Loans for Housing	894	7,15	7,08	6,370	64,42	56,33	1,02,552	1177,88	1056,99
	3. Rest of the Personal Loans	17,831	19,63	19,21	58,822	225,90	197,42	10,96,314	3185,92	2562,44
VI.	TRADE	70,438	43,79	43,14	26,693	1607,03	1379,80	6,12,030	13327,40	11396,83
	1. Wholesale Trade	1,474	1,97	1,87	4,223	794,09	666,72	40,302	10830,56	9272,14
	2. Retail Trade	68,964	41,82	41,27	22,470	812,94	713,09	5,71,728	2496,85	2124,69
VII.	FINANCE	3	3	3	765	987,90	793,94	3,473	4806,42	3809,58
VIII.	ALL OTHERS	6,759	8,73	9,42	23,683	323,51	285,62	2,79,863	7276,93	6374,43
TOTAL BANK CREDIT		3,45,027	277,77	270,65	1,93,684	7044,37	6000,21	42,70,932	84771,88	67296,98
OF WHICH :										
	1. Artisans & Village Industries	6,409	3,18	2,86	1,692	7,61	6,46	44,199	84,72	74,55
	2. Other Small Scale Industries	2,444	2,01	1,96	5,149	472,50	383,75	1,09,019	6216,10	4676,55