

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1997 (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 Outsta- nding	No. of Accounts	Credit Limit	Amount Outsta- nding	No. of Accounts	Credit Limit	Amount Outsta- nding
		1	2	3	4	5	6	7	8	9
I. AGRICULTURE		4,53,802	945,49	773,68	8,47,191	2403,89	2050,52	19	38,23	29,94
1. Direct Finance		4,50,978	651,84	564,67	8,36,023	1547,93	1399,68	7	43	37
2. Indirect Finance		2,824	293,66	209,02	11,168	855,96	650,85	12	37,80	29,56
II. INDUSTRY		61,742	15419,58	12184,22	1,25,746	25297,69	17894,40	5,401	11149,79	8291,24
1. Mining & Quarrying		210	2218,34	1453,26	763	428,54	309,21	3	2,97	72
2. Food Manufacturing and Processing		2,483	462,83	387,05	4,300	1180,03	738,42	309	313,52	228,18
(a) Rice Mills, Flour and Dal Mills		612	53,65	46,02	970	122,67	66,08	6	28,98	25,21
(b) Sugar		8	1,02	52	103	235,83	184,06	-	-	-
(c) Edible Oils and Vanaspati		411	235,23	200,71	569	252,26	154,83	23	166,09	112,12
(d) Tea Processing		8	1,21	54	30	56,56	26,62	8	10,34	6,09
(e) Processing of Fruits & Vegetables		66	37,90	31,28	299	82,01	49,91	1	2	1
(f) Others		1,378	133,83	107,98	2,329	430,70	256,93	271	108,09	84,75
3. Beverage and Tobacco		50	31,38	29,87	354	151,89	110,13	55	178,49	129,66
4. Textiles		2,461	2401,18	1634,62	9,371	4128,84	2694,83	336	1432,08	1084,62
(a) Cotton Textiles		1,172	1233,08	1041,74	2,618	1455,95	916,86	154	680,70	467,12
(b) Jute Textiles		28	2,30	1,97	64	4,39	3,96	-	-	-
(c) Handloom Textiles & Khadi		96	9,85	9,68	155	31,29	29,99	-	-	-
(d) Other Textiles		1,165	1155,96	581,23	6,534	2637,21	1744,02	182	751,38	617,49
5. Paper, Paper Products and Printing		1,330	252,02	224,74	3,989	672,91	503,01	72	207,36	137,84
6. Leather and Leather Products		300	52,51	59,19	943	136,96	89,68	13	5,37	2,62
7. Rubber and Rubber Products		322	66,33	60,35	991	423,48	289,28	19	54,59	47,97
8. Chemicals and Chemical Products		2,984	2490,92	2001,05	10,339	5505,40	3841,82	1,006	2431,68	1814,78
(a) Heavy Industrial Chemicals		428	610,30	537,11	1,438	1524,54	1009,69	260	546,21	438,25
(b) Fertilizers		83	424,78	276,51	152	121,21	76,03	14	89,67	88,94
(c) Drugs and Pharmaceuticals		567	531,34	446,42	2,061	1483,82	1095,86	412	1061,83	749,46
(d) Non-Edible Oils		52	5,89	4,74	136	38,72	35,30	4	1,56	1,15
(e) Other Chemicals & Chemical Products		1,854	918,62	736,26	6,552	2337,12	1624,94	316	732,42	536,98
9. Petroleum, Coal Products & Nuclear Fuels		254	813,40	781,45	524	761,59	643,12	77	656,56	398,78
10. Manufacture of Cement & Cement Products		256	296,67	256,36	557	201,77	124,02	33	224,44	213,16
11. Basic Metals & Metal Products		2,533	1940,64	1737,88	7,710	3008,65	2225,91	271	865,62	609,15
(a) Iron and Steel		756	1688,39	1521,77	2,321	2099,43	1629,03	171	717,75	503,27
(b) Non-Ferrous Metals		143	51,30	44,75	497	153,72	113,25	20	42,79	36,68
(c) Other Metal Products		1,634	200,95	171,36	4,892	755,49	483,63	80	105,08	69,19
12. Engineering		4,021	1888,81	1432,30	12,063	3868,76	2820,75	708	2508,79	1857,54
(a) Heavy Engineering		820	801,19	616,81	1,845	1411,97	1007,26	192	792,65	553,99
(b) Light Engineering		1,485	459,59	349,16	5,054	866,64	566,48	219	517,40	384,24
(c) Electrical Machinery & Goods		992	393,78	269,47	2,918	898,64	674,64	165	663,06	495,86
(d) Electronic Machinery & Goods		724	234,26	196,87	2,246	691,51	572,37	132	535,67	423,44
13. Vehicles, Vehicle Parts & Transport Equipments		1,081	786,38	682,39	2,960	795,11	520,29	96	574,07	448,37
14. Other Industries		42,617	1335,64	1137,07	67,195	2947,18	2147,69	2,248	1193,46	876,36
15. Electricity, Gas & Water		61	71,57	64,22	486	446,21	311,80	40	261,09	239,08
(a) Electricity Generation & Transmission		48	70,58	63,38	322	409,65	279,49	36	257,16	235,69
(b) Non-Conventional Energy		3	3	4	29	1,87	1,43	2	3,13	3,13
(c) Gas, Steam & Water Supply		10	96	81	135	34,69	30,88	2	80	26
16. Construction		779	310,94	242,41	3,201	640,37	524,43	115	239,69	202,43
III. TRANSPORT OPERATORS		24,361	208,96	181,34	50,209	602,04	513,33	45	85,82	69,12
IV. PROFESSIONAL AND OTHER SERVICES		28,751	523,39	489,30	1,56,748	1352,26	962,51	347	324,86	255,97
V. PERSONAL LOANS		2,88,497	976,72	855,69	5,02,379	2139,72	1773,14	3,08,337	1624,21	1171,11
1. Loans for Purchase of Consumer Durables		15,763	25,58	20,66	21,616	48,88	37,25	1,243	2,18	2,13
2. Loans for Housing		34,219	362,18	318,72	67,935	707,96	644,83	2,079	191,39	182,49
3. Rest of the Personal Loans		2,38,515	588,96	516,32	4,12,828	1382,89	1091,06	3,05,015	1430,64	986,49
VI. TRADE		1,84,888	1655,47	1416,74	3,45,674	8399,98	6657,74	499	683,67	463,15
1. Wholesale Trade		12,214	998,71	888,09	23,348	6969,13	5477,28	278	449,44	303,10

2. Retail Trade	1,72,674	656,76	528,65	3,22,326	1430,86	1180,46	221	234,23	160,05
VII. FINANCE	308	498,39	426,95	1,735	2230,34	1641,32	402	2092,56	1662,50
VIII. ALL OTHERS	36,985	1853,28	1641,88	1,93,274	3210,44	2347,41	1,064	964,98	847,10
TOTAL BANK CREDIT	10,79,334	22081,29	17969,81	22,22,956	45636,37	33840,36	3,16,114	16964,12	12790,13
OF WHICH :									
1. Artisans & Village Industries	15,591	26,77	23,45	21,849	55,32	48,23	1,004	80	1,16
2. Other Small Scale Industries	30,751	1051,68	929,21	66,630	5394,50	3438,37	425	325,87	281,58

OCCUPATION	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Outsta-nding	No. of Accounts	Credit Limit	Amount Outsta-nding	No. of Accounts	Credit Limit	Amount Outsta-nding
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	2,08,079	173,36	169,24	51,151	263,27	221,29	15,60,242	3824,25	3244,68
1. Direct Finance	2,06,604	169,41	165,41	48,450	204,92	173,17	15,42,062	2574,52	2303,30
2. Indirect Finance	1,475	3,95	3,83	2,701	58,36	48,12	18,180	1249,73	941,38
II. INDUSTRY	8,945	14,02	12,40	16,793	4852,62	4176,34	2,18,627	56733,71	42558,61
1. Mining & Quarrying	24	32	31	65	25,67	21,78	1,065	2675,84	1785,28
2. Food Manufacturing and Processing	108	2,17	1,52	665	215,33	184,45	7,865	2173,88	1539,62
(a) Rice Mills, Flour and Dal Mills	21	22	19	160	27,89	20,93	1,769	233,41	158,44
(b) Sugar	8	1,16	72	13	23,62	20,25	132	261,62	205,55
(c) Edible Oils and Vanaspati	18	30	23	122	84,07	71,97	1,143	737,95	539,85
(d) Tea Processing	-	-	-	7	14,27	12,71	53	82,38	45,96
(e) Processing of Fruits & Vegetables	7	15	8	22	6,93	3,36	395	127,01	84,63
(f) Others	54	34	30	341	58,56	55,24	4,373	731,51	505,19
3. Beverage and Tobacco	1	1	1	50	37,94	38,01	510	399,72	307,67
4. Textiles	10	11	14	1,957	646,91	508,02	14,135	8609,13	5922,22
(a) Cotton Textiles	6	9	12	1,115	196,31	146,78	5,065	3566,14	2572,63
(b) Jute Textiles	-	-	-	16	1,06	78	108	7,75	6,72
(c) Handloom Textiles & Khadi	-	-	-	24	89	60	275	42,04	40,27
(d) Other Textiles	4	2	2	802	448,64	359,85	8,687	4993,20	3302,61
5. Paper, Paper Products and Printing	70	60	56	723	108,72	75,66	6,184	1241,61	941,81
6. Leather and Leather Products	3	1	1	199	20,56	17,03	1,458	215,41	168,53
7. Rubber and Rubber Products	1	-	-	157	27,45	23,54	1,490	571,86	421,15
8. Chemicals and Chemical Products	13	15	11	1,369	619,02	515,45	15,711	11047,18	8173,21
(a) Heavy Industrial Chemicals	-	-	-	256	113,19	83,70	2,382	2794,23	2068,75
(b) Fertilizers	-	-	-	28	45,03	40,39	277	680,68	481,87
(c) Drugs and Pharmaceuticals	3	4	4	212	147,51	122,12	3,255	3224,54	2413,91
(d) Non-Edible Oils	-	-	-	20	5,07	4,44	212	51,24	45,64
(e) Other Chemicals & Chemical Products	10	11	7	853	308,23	264,79	9,585	4296,49	3163,04
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	104	99,99	68,95	959	2331,53	1892,30
10. Manufacture of Cement & Cement Products	5	10	8	124	102,64	89,13	975	825,63	682,75
11. Basic Metals & Metal Products	22	58	56	1,067	556,65	483,34	11,603	6372,14	5056,84
(a) Iron and Steel	5	14	14	434	377,25	329,76	3,687	4882,96	3983,98
(b) Non-Ferrous Metals	-	-	-	150	59,75	59,27	810	307,57	253,95
(c) Other Metal Products	17	44	42	483	119,65	94,31	7,106	1181,61	818,92
12. Engineering	29	39	35	1,560	684,80	595,56	18,381	8951,55	6706,51
(a) Heavy Engineering	12	22	21	321	138,79	119,92	3,190	3144,82	2298,19
(b) Light Engineering	5	6	7	445	142,82	123,79	7,208	1986,52	1423,74
(c) Electrical Machinery & Goods	8	7	6	383	143,72	120,32	4,466	2099,27	1560,34
(d) Electronic Machinery & Goods	4	4	2	411	259,47	231,54	3,517	1720,94	1424,24
13. Vehicles, Vehicle Parts & Transport Equipments	155	2,52	2,19	247	58,68	42,40	4,539	2216,76	1695,64
14. Other Industries	8,479	6,24	5,80	6,950	938,26	842,20	1,27,489	6420,78	5009,12
15. Electricity, Gas & Water	1	-	-	62	38,89	34,59	650	817,77	649,70
(a) Electricity Generation & Transmission	1	-	-	52	17,09	15,83	459	754,49	594,40
(b) Non-Conventional Energy	-	-	-	2	1,76	1,00	36	6,80	5,59
(c) Gas, Steam & Water Supply	-	-	-	8	20,04	17,76	155	56,49	49,71
16. Construction	24	82	76	1,494	671,10	636,24	5,613	1862,91	1606,26
III. TRANSPORT OPERATORS	7,198	23,38	19,86	6,558	155,04	112,65	88,371	1075,23	896,31
IV. PROFESSIONAL AND OTHER SERVICES	30,577	21,25	20,28	13,999	447,70	394,07	2,30,422	2669,45	2122,12
V. PERSONAL LOANS	35,760	47,60	44,23	64,080	311,93	266,21	11,99,053	5100,18	4110,38
1. Loans for Purchase of Consumer Durables	7,245	8,93	7,22	2,656	6,12	5,47	48,523	91,68	72,73
2. Loans for Housing	2,387	12,06	12,08	9,328	90,36	78,14	1,15,948	1363,95	1236,26
3. Rest of the Personal Loansz	26,128	26,61	24,92	52,096	215,45	182,60	10,34,582	3644,55	2801,39
VI. TRADE	74,127	54,63	52,63	34,594	2007,32	1709,74	6,39,782	12801,07	10300,00
1. Wholesale Trade	1,890	2,88	2,74	6,483	1028,99	868,09	44,213	9449,15	7539,30
2. Retail Trade	72,237	51,74	49,90	28,111	978,33	841,64	5,95,569	3351,91	2760,70
VII. FINANCE	5	57	57	767	1264,78	1082,27	3,217	6086,65	4813,61
VIII. ALL OTHERS	8,603	8,39	8,44	37,462	551,90	507,98	2,77,388	6589,01	5352,81

TOTAL BANK CREDIT	3,73,294	343,19	327,66	2,25,404	9854,57	8470,56	42,17,102	94879,53	73398,53
OF WHICH : 1. Artisans & Village Industries	5,889	3,86	3,51	2,107	8,58	7,56	46,440	95,32	83,91
2. Other Small Scale Industries	2,391	3,51	3,35	6,057	688,72	575,22	1,06,254	7464,27	5227,73
