

**Table No.5.7 - State and Population Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation (Part 24 of 32)
MARCH 1997**

**WESTERN REGION
STATE: MAHARASHTRA**

(Amount in Rupees Lakh)

OCCUPATION		RURAL			SEMI-URBAN		
		No. of	Credit	Amount	No. of	Credit	Amount
		Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
		1	2	3	4	5	6
I.	AGRICULTURE	9,56,491	1421,35	1279,09	4,98,759	795,00	679,60
	1. Direct Finance	9,47,333	1267,61	1137,86	4,93,352	694,52	617,95
	2. Indirect Finance	9,158	153,73	141,24	5,407	100,47	61,65
II.	INDUSTRY	47,736	1059,57	871,99	51,184	882,90	752,18
	1. Mining & Quarrying	244	17,51	15,65	186	8,06	5,54
	2. Food Manufacturing and Processing	1,937	102,47	79,60	2,119	169,60	127,14
	(a) Rice Mills, Flour and Dal Mills	498	12,00	8,92	569	32,82	28,64
	(b) Sugar	23	29,98	23,13	30	54,06	35,70
	(c) Edible Oils and Vanaspati	245	9,23	7,43	324	40,13	30,43
	(d) Tea Processing	2	20,02	14,39	4	5	2
	(e) Processing of Fruits & Vegetables	134	8,53	8,02	55	4,20	3,14
	(f) Others	1,035	22,71	17,71	1,137	38,34	29,21
	3. Beverage and Tobacco	37	1,18	1,07	88	5,87	7,13
	4. Textiles	530	204,40	129,34	883	100,74	81,90
	(a) Cotton Textiles	217	163,30	103,49	363	82,28	66,62
	(b) Jute Textiles	11	26	16	7	15	14
	(c) Handloom Textiles & Khadi	35	39	32	49	40	1,32
	(d) Other Textiles	267	40,45	25,37	464	17,90	13,82
	5. Paper, Paper Products and Printing	477	80,33	65,83	822	44,84	45,78
	6. Leather and Leather Products	156	5,10	5,01	184	1,62	1,61
	7. Rubber and Rubber Products	140	57,10	57,60	208	12,66	10,10
	8. Chemicals and Chemical Products	911	183,59	150,82	1,165	147,90	129,59
	(a) Heavy Industrial Chemicals	108	20,83	15,28	125	15,44	14,06
	(b) Fertilizers	18	95	73	21	10,93	12,59
	(c) Drugs and Pharmaceuticals	146	48,79	37,92	177	33,90	30,20
	(d) Non-Edible Oils	26	2,15	2,61	50	10,10	8,05
	(e) Other Chemicals & Chemical Products	613	110,87	94,29	792	77,53	64,69
	9. Petroleum, Coal Products & Nuclear Fuels	62	15,34	12,75	125	7,73	5,27
	10. Manufacture of Cement & Cement Products	115	18,28	15,90	206	24,02	19,25
	11. Basic Metals & Metal Products	915	136,15	130,38	1,271	71,90	63,56
	(a) Iron and Steel	281	99,82	101,90	210	32,01	28,95
	(b) Non-Ferrous Metals	27	4,49	4,19	80	5,08	4,11
	(c) Other Metal Products	607	31,85	24,29	981	34,81	30,50
	12. Engineering	909	100,81	88,56	1,474	87,98	84,79
	(a) Heavy Engineering	156	36,77	27,09	230	29,16	27,30
	(b) Light Engineering	375	22,89	20,48	532	24,82	22,74
	(c) Electrical Machinery & Goods	243	15,94	17,65	469	24,08	26,70
	(d) Electronic Machinery & Goods	135	25,21	23,35	243	9,93	8,05
	13. Vehicles, Vehicle Parts & Transport Equipments	744	19,72	14,35	830	27,52	18,68
	14. Other Industries	39,947	92,89	82,72	40,516	119,77	110,10
	15. Electricity, Gas & Water	74	5,74	4,67	82	8,54	7,11
	(a) Electricity Generation & Transmission	47	5,34	4,29	64	7,99	6,50
	(b) Non-Conventional Energy	6	14	15	3	1	1
	(c) Gas, Steam & Water Supply	21	26	24	15	53	61
	16. Construction	538	18,97	17,75	1,025	44,14	34,66
III.	TRANSPORT OPERATORS	27,200	140,28	115,98	20,414	117,76	94,30
IV.	PROFESSIONAL AND OTHER SERVICES	94,852	122,37	106,36	58,296	145,32	128,12
V.	PERSONAL LOANS	1,62,820	324,03	294,77	1,90,572	470,35	414,36
	1. Loans for Purchase of Consumer Durables	9,509	14,49	11,29	12,985	19,58	15,92
	2. Loans for Housing	11,945	84,32	80,04	18,538	160,27	144,59
	3. Rest of the Personal Loans	1,41,366	225,22	203,44	1,59,049	290,50	253,85
V I.	TRADE	2,65,615	668,91	613,06	1,85,522	438,00	368,57
	1. Wholesale Trade	12,000	360,05	344,56	6,048	72,20	59,04

	2. Retail Trade	2,53,615	308,86	268,50	1,79,474	365,80	309,53
VII.	FINANCE	67	7,14	6,42	152	55,42	48,16
VIII.	ALL OTHERS	50,760	141,72	92,40	48,697	128,98	99,87
TOTAL BANK CREDIT		16,05,541	3885,37	3380,08	10,53,596	3033,73	2585,16
OF WHICH :							
	1. Artisans & Village Industries	20,900	22,08	20,11	17,426	25,60	22,13
	2. Other Small Scale Industries	19,531	207,58	177,31	24,632	320,09	283,12

(Amount in Rupees Lakh)

OCCUPATION		URBAN			METROPOLITAN		
		No. of	Credit	Amount	No. of	Credit	Amount
		Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
		7	8	9	10	11	12
I.	AGRICULTURE	89,614	326,19	274,10	15,378	1281,71	1011,88
	1. Direct Finance	87,879	184,65	173,00	13,498	427,73	374,50
	2. Indirect Finance	1,735	141,54	101,11	1,880	853,98	637,38
II.	INDUSTRY	43,955	3168,86	2545,33	75,752	51622,37	38389,10
	1. Mining & Quarrying	305	10,55	9,76	330	2639,73	1754,34
	2. Food Manufacturing and Processing	2,020	300,60	235,55	1,789	1601,22	1097,33
	(a) Rice Mills, Flour and Dal Mills	517	71,02	45,61	185	117,56	75,27
	(b) Sugar	26	77,16	62,74	53	100,43	83,98
	(c) Edible Oils and Vanaspati	323	89,28	71,90	251	599,31	430,10
	(d) Tea Processing	22	6,17	5,11	25	56,14	26,44
	(e) Processing of Fruits & Vegetables	65	3,74	3,65	141	110,55	69,82
	(f) Others	1,067	53,22	46,55	1,134	617,24	411,72
	3. Beverage and Tobacco	125	37,67	28,07	260	355,00	271,40
	4. Textiles	4,199	369,18	297,20	8,523	7934,81	5413,79
	(a) Cotton Textiles	2,611	196,75	150,26	1,874	3123,81	2252,27
	(b) Jute Textiles	30	2,97	2,62	60	4,38	3,79
	(c) Handloom Textiles & Khadi	127	7,20	6,16	64	34,04	32,47
	(d) Other Textiles	1,431	162,27	138,17	6,525	4772,58	3125,25
	5. Paper, Paper Products and Printing	1,424	99,21	90,41	3,461	1017,23	739,80
	6. Leather and Leather Products	315	15,50	13,36	803	193,20	148,55
	7. Rubber and Rubber Products	294	23,86	22,12	848	478,25	331,34
	8. Chemicals and Chemical Products	2,694	576,95	472,40	10,941	10138,75	7420,40
	(a) Heavy Industrial Chemicals	335	98,13	73,74	1,814	2659,82	1965,67
	(b) Fertilizers	47	26,83	15,89	191	641,98	452,67
	(c) Drugs and Pharmaceuticals	466	181,17	167,19	2,466	2960,69	2178,60
	(d) Non-Edible Oils	50	4,46	4,01	86	34,52	30,97
	(e) Other Chemicals & Chemical Products	1,796	266,36	211,57	6,384	3841,73	2792,49
	9. Petroleum, Coal Products & Nuclear Fuels	196	26,20	22,11	576	2282,26	1852,17
	10. Manufacture of Cement & Cement Products	328	29,24	26,80	326	754,08	620,81
	11. Basic Metals & Metal Products	2,696	464,35	396,50	6,721	5699,72	4466,41
	(a) Iron and Steel	773	300,31	253,53	2,423	4450,82	3599,60
	(b) Non-Ferrous Metals	132	14,58	15,20	571	283,42	230,45
	(c) Other Metal Products	1,791	149,47	127,76	3,727	965,48	636,36
	12. Engineering	4,172	674,24	511,42	11,826	8088,51	6021,74
	(a) Heavy Engineering	539	247,22	190,19	2,265	2831,68	2053,61
	(b) Light Engineering	1,834	171,65	122,62	4,467	1767,16	1257,91
	(c) Electrical Machinery & Goods	1,022	128,68	88,46	2,732	1930,57	1427,53
	(d) Electronic Machinery & Goods	777	126,69	110,15	2,362	1559,11	1282,69
	13. Vehicles, Vehicle Parts & Transport Equipments	1,046	185,35	127,19	1,919	1984,17	1535,42
	14. Other Industries	22,621	246,66	196,13	24,405	5961,46	4620,18
	15. Electricity, Gas & Water	183	16,01	15,08	311	787,48	622,84
	(a) Electricity Generation & Transmission	93	7,13	10,60	255	734,02	573,01
	(b) Non-Conventional Energy	16	77	60	11	5,88	4,84
	(c) Gas, Steam & Water Supply	74	8,11	3,88	45	47,58	44,99
	16. Construction	1,337	93,30	81,24	2,713	1706,49	1472,61
III.	TRANSPORT OPERATORS	20,540	160,94	133,43	20,217	656,25	552,59
IV.	PROFESSIONAL AND OTHER SERVICES	44,430	251,45	207,52	32,844	2150,31	1680,12
V.	PERSONAL LOANS	1,84,592	692,36	607,84	6,61,069	3613,44	2793,41
	1. Loans for Purchase of Consumer Durables	14,322	25,71	20,02	11,707	31,90	25,50
	2. Loans for Housing	34,295	305,40	273,72	51,170	813,97	737,91
	3. Rest of the Personal Loans	1,35,975	361,26	314,10	5,98,192	2767,57	2030,00
V I.	TRADE	1,15,958	634,46	525,74	72,687	11059,69	8792,64
	1. Wholesale Trade	8,160	227,08	178,32	18,005	8789,82	6957,39
	2. Retail Trade	1,07,798	407,38	347,42	54,682	2269,87	1835,25
VII.	FINANCE	195	44,98	35,57	2,803	5979,11	4723,46
VIII.	ALL OTHERS	68,259	359,07	284,41	1,09,672	5959,23	4876,13
TOTAL BANK CREDIT		5,67,543	5638,31	4613,95	9,90,422	82322,11	62819,34

OF WHICH :	1. Artisans & Village Industries	4,754	21,63	17,66	3,360	26,01	24,02
	2. Other Small Scale Industries	26,452	847,61	699,46	35,639	6088,99	4067,83
