

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2009**

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>10,23,110</b>	<b>8387,51</b>	<b>7508,10</b>	<b>6,94,695</b>	<b>6644,06</b>	<b>5623,82</b>
1. Direct Finance	10,11,641	7598,84	6887,16	6,86,817	5593,27	4800,41
2. Indirect Finance	11,469	788,66	620,94	7,878	1050,79	823,41
<b>II. INDUSTRY</b>	<b>23,607</b>	<b>11832,88</b>	<b>9634,62</b>	<b>22,734</b>	<b>7074,78</b>	<b>5905,43</b>
1. Mining & Quarrying	354	31,32	22,00	343	74,89	60,93
2. Food Manufacturing & Processing	3,638	623,13	448,04	4,116	1153,60	861,12
(a) Rice Mills, Flour & Dal Mills	973	50,31	41,41	1,579	192,91	153,32
(b) Sugar	32	299,04	188,31	48	457,26	349,45
(c) Edible Oils & Vanaspati	139	17,13	15,50	245	98,61	86,43
(d) Tea Processing	11	1,27	44	66	6,47	1,41
(e) Processing of Fruits & Vegetables	152	12,55	8,82	131	31,85	24,74
(f) Others	2,331	242,82	193,56	2,047	366,51	245,76
3. Beverage & Tobacco	75	98,50	71,62	188	107,92	101,72
4. Textiles	1,069	373,62	292,13	1,625	547,13	445,42
(a) Cotton Textiles	382	330,07	263,23	727	452,60	367,78
(b) Jute & Other Natural Fibre Textiles	86	1,52	1,43	77	6,94	5,93
(c) Handloom Textiles & Khadi	65	4,06	2,58	135	2,28	1,59
(d) Other Textiles & Textile Products	536	37,97	24,89	686	85,30	70,12
5. Paper, Paper Products & Printing	351	106,35	99,41	647	144,22	138,85
6. Woods and Wood Products	1,437	12,77	10,11	903	13,80	10,37
7. Leather & Leather Products	535	3,66	2,98	405	4,11	3,20
8. Gems and Jewellery	390	2,89	2,34	287	7,46	5,87
9. Rubber & Plastic Products	348	93,98	75,55	581	126,47	58,01
10. Chemicals & Chemical Products	575	259,24	158,24	1,444	218,81	157,70
(a) Heavy Industrial Chemicals	60	31,35	24,63	110	71,98	53,01
(b) Fertilisers	42	2,33	1,19	30	1,43	1,16
(c) Drugs & Pharmaceuticals	91	57,96	53,40	852	28,16	22,10
(d) Non-Edible Oils	13	2,70	2,39	56	18,97	15,78
(e) Other Chemicals & Chemical Products	369	164,91	76,64	396	98,28	65,65
11. Petroleum, Coal Products & Nuclear Fuels	16	1,88	1,48	29	17,63	14,53
12. Manufacture of Cement & Cement Products	302	44,26	20,90	332	27,83	22,02
13. Basic Metals & Metal Products	1,225	4731,52	3526,42	1,231	1692,55	1434,13
(a) Iron & Steel	188	4470,85	3313,30	202	1557,67	1346,91
(b) Non-Ferrous Metals	35	77,52	55,04	60	37,01	22,71
(c) Metal Products	1,002	183,15	158,08	969	97,87	64,50
14. Engineering	1,357	1325,61	964,60	1,661	313,12	224,55
(a) Heavy Engineering	272	36,46	29,54	198	49,54	35,31
(b) Light Engineering	735	1070,01	776,33	1,006	166,99	110,94
(c) Electrical Machinery & Goods	265	153,71	111,62	343	78,38	64,57
(d) Electronic Machinery & Goods	85	65,43	47,11	114	18,21	13,73
15. Vehicles, Vehicle Parts & Transport Equipments	618	220,18	146,67	391	100,07	84,57
16. Other Industries	8,491	180,03	156,45	6,124	215,24	145,52
17. Electricity, Gas & Water	47	3341,02	3361,05	71	1821,08	1764,57
(a) Electricity Generation & Transmission	31	3334,13	3354,57	8	1733,75	1678,90
(b) Non-Conventional Energy	6	5,87	5,85	22	81,77	81,19
(c) Gas, Steam & Water Supply	10	1,02	63	41	5,57	4,47
18. Construction	2,779	382,91	274,63	2,356	488,84	372,34
(a) Other than Infrastructure	1,527	219,80	174,50	1,315	162,20	121,31
(b) Infrastructure Construction	1,252	163,11	100,13	1,041	326,64	251,02
<b>III. TRANSPORT OPERATORS</b>	<b>11,185</b>	<b>419,12</b>	<b>306,92</b>	<b>6,563</b>	<b>169,21</b>	<b>120,09</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>46,644</b>	<b>1911,11</b>	<b>1756,10</b>	<b>38,312</b>	<b>1097,05</b>	<b>835,40</b>
1. Professional Services	13,655	115,83	95,00	9,447	119,54	97,24
2. Tourism, Hotel & Restaurants	3,602	73,20	60,82	3,267	147,57	117,20
3. Recreation services	484	3,90	3,10	442	9,67	8,27
4. IT and Telecommunications	69	39,84	36,55	133	15,52	9,67
5. Others	28,834	1678,35	1560,63	25,023	804,74	603,02
<b>V. PERSONAL LOANS</b>	<b>3,08,505</b>	<b>4275,81</b>	<b>3467,74</b>	<b>4,37,165</b>	<b>7257,64</b>	<b>5768,10</b>
1. Housing	72,965	2064,43	1802,66	1,09,784	3924,11	3313,83
2. Consumer Durables	13,754	73,06	56,87	16,757	92,17	71,26
3. Vehicles	32,524	630,77	451,08	39,159	829,41	590,28
4. Education	15,733	231,06	180,38	22,133	405,02	304,65
5. Personal Credit Cards	16,737	62,68	36,18	9,794	41,52	24,75
6. Others	1,56,792	1213,81	940,57	2,39,538	1965,41	1463,33
<b>VI. TRADE</b>	<b>1,17,934</b>	<b>4110,44</b>	<b>3856,40</b>	<b>1,19,340</b>	<b>3908,17</b>	<b>3495,00</b>
1. Wholesale Trade	3,959	3105,92	3046,09	3,166	2370,80	2290,09
2. Retail Trade	1,13,975	1004,52	810,30	1,16,174	1537,37	1204,92
<b>VII. FINANCE</b>	<b>11,759</b>	<b>307,19</b>	<b>192,03</b>	<b>6,680</b>	<b>70,44</b>	<b>49,73</b>
<b>VIII. ALL OTHERS</b>	<b>26,918</b>	<b>152,18</b>	<b>116,50</b>	<b>28,396</b>	<b>305,00</b>	<b>250,91</b>
<b>TOTAL BANK CREDIT</b>	<b>15,69,662</b>	<b>31396,22</b>	<b>26838,41</b>	<b>13,53,885</b>	<b>26526,35</b>	<b>22048,48</b>

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WESTERN REGION

STATE : MAHARASHTRA

(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
<b>I. AGRICULTURE</b>	<b>1,36,883</b>	<b>3713,46</b>	<b>3071,33</b>	<b>24,75,779</b>	<b>17743,24</b>	<b>11461,90</b>
1. Direct Finance	1,33,849	2619,07	2311,51	24,67,014	8116,57	5174,83
2. Indirect Finance	3,034	1094,39	759,83	8,765	9626,66	6287,07
<b>II. INDUSTRY</b>	<b>31,642</b>	<b>13300,57</b>	<b>9870,11</b>	<b>4,65,842</b>	<b>483221,33</b>	<b>322875,04</b>
1. Mining & Quarrying	253	84,03	63,87	827	11975,13	7397,24
2. Food Manufacturing & Processing	2,371	1984,27	1326,62	7,310	7404,87	4678,55
(a) Rice Mills, Flour & Dal Mills	577	305,10	239,79	234	280,31	213,22
(b) Sugar	79	681,23	400,72	106	1549,33	1222,42
(c) Edible Oils & Vanaspati	237	429,76	323,41	1,327	1068,20	756,94
(d) Tea Processing	27	19,94	9,99	116	736,35	301,11
(e) Processing of Fruits & Vegetables	74	121,78	63,92	129	472,71	169,95
(f) Others	1,377	426,46	288,79	5,398	3297,97	2014,91
3. Beverage & Tobacco	140	122,19	103,11	251	938,15	790,99
4. Textiles	8,534	2081,00	1588,84	36,620	42795,37	30642,67
(a) Cotton Textiles	5,712	1497,40	1148,66	8,550	16511,32	12188,76
(b) Jute & Other Natural Fibre Textiles	896	35,61	24,21	553	97,54	74,22
(c) Handloom Textiles & Khadi	99	14,26	9,36	1,230	768,28	1715,97
(d) Other Textiles & Textile Products	1,827	533,73	406,61	26,287	25418,23	16663,73
5. Paper, Paper Products & Printing	959	300,16	241,64	3,379	5395,34	3676,36
6. Woods and Wood Products	1,018	65,90	52,61	671	702,37	449,44
7. Leather & Leather Products	345	6,67	5,27	979	605,81	301,05
8. Gems and Jewellery	95	222,44	206,82	1,09,901	35101,89	17251,80
9. Rubber & Plastic Products	924	324,52	256,14	4,076	7147,02	4795,96
10. Chemicals & Chemical Products	1,190	1380,24	899,62	1,71,866	35218,19	23284,01
(a) Heavy Industrial Chemicals	216	105,56	66,63	1,683	6709,54	4031,31
(b) Fertilisers	69	80,07	57,79	581	1457,91	1094,00
(c) Drugs & Pharmaceuticals	202	781,50	527,39	73,338	14589,43	10287,39
(d) Non-Edible Oils	58	52,07	42,34	62	759,34	418,51
(e) Other Chemicals & Chemical Products	645	361,04	205,47	96,202	11701,98	7452,81
11. Petroleum, Coal Products & Nuclear Fuels	55	23,43	14,48	509	45330,83	35536,95
12. Manufacture of Cement & Cement Products	296	69,69	68,57	2,705	3671,56	2189,19
13. Basic Metals & Metal Products	2,065	1273,35	934,13	17,757	82774,98	50007,26
(a) Iron & Steel	528	602,52	425,83	2,819	44409,55	24778,09
(b) Non-Ferrous Metals	159	91,33	72,34	843	10371,55	7226,22
(c) Metal Products	1,378	579,50	435,96	14,095	27993,89	18002,96
14. Engineering	3,182	1833,34	1280,03	23,348	34930,61	25365,01
(a) Heavy Engineering	386	452,04	238,62	2,046	6634,79	5073,04
(b) Light Engineering	2,050	965,83	749,60	15,292	15066,79	10379,70
(c) Electrical Machinery & Goods	502	215,24	166,20	4,398	7218,46	4885,02
(d) Electronic Machinery & Goods	244	200,23	125,61	1,612	6010,56	5027,25
15. Vehicles, Vehicle Parts & Transport Equipments	660	669,54	482,38	5,669	29802,18	20828,87
16. Other Industries	6,220	749,00	579,31	67,215	13741,01	10348,29
17. Electricity, Gas & Water	95	186,67	146,58	521	19501,57	13728,56
(a) Electricity Generation & Transmission	39	145,78	110,98	278	17462,45	12112,46
(b) Non-Conventional Energy	23	21,78	19,91	97	1076,51	800,72
(c) Gas, Steam & Water Supply	33	19,11	15,69	146	962,60	815,37
18. Construction	3,240	1924,12	1620,09	12,238	106184,45	71602,84
(a) Other than Infrastructure	1,825	797,72	668,69	5,514	20602,53	14617,16
(b) Infrastructure Construction	1,415	1126,40	951,40	6,724	85581,92	56985,68
<b>III. TRANSPORT OPERATORS</b>	<b>7,125</b>	<b>352,96</b>	<b>254,21</b>	<b>63,596</b>	<b>31729,67</b>	<b>27506,02</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>31,466</b>	<b>2195,12</b>	<b>1663,44</b>	<b>91,714</b>	<b>102516,40</b>	<b>78356,07</b>
1. Professional Services	8,166	318,38	231,63	14,700	10754,97	7945,64
2. Tourism, Hotel & Restaurants	1,728	154,94	117,26	8,911	7594,50	5116,64
3. Recreation services	302	24,43	21,69	1,584	5622,03	4556,41
4. IT and Telecommunications	190	24,08	15,25	1,009	24087,85	19379,70
5. Others	21,080	1673,29	1277,61	65,510	54457,04	41357,68
<b>V. PERSONAL LOANS</b>	<b>5,52,894</b>	<b>13740,52</b>	<b>10861,80</b>	<b>191,38,921</b>	<b>167437,67</b>	<b>90635,55</b>
1. Housing	1,58,602	8775,46	7449,99	5,47,309	53940,82	44341,71
2. Consumer Durables	16,368	121,19	98,76	4,74,717	1072,86	405,00
3. Vehicles	1,39,966	1901,92	1196,24	23,06,900	21161,78	10440,37
4. Education	21,223	484,12	365,07	47,332	1639,86	1272,64
5. Personal Credit Cards	11,730	173,16	75,88	137,82,439	61835,96	16332,05
6. Others	2,05,005	2284,66	1675,86	19,80,224	27786,39	17843,77
<b>VI. TRADE</b>	<b>85,418</b>	<b>2974,65</b>	<b>2336,05</b>	<b>1,24,015</b>	<b>91058,50</b>	<b>64926,02</b>
1. Wholesale Trade	4,679	753,58	585,65	44,673	53910,36	37698,29
2. Retail Trade	80,739	2221,06	1750,41	79,342	37148,14	27227,74
<b>VII. FINANCE</b>	<b>1,943</b>	<b>98,07</b>	<b>64,87</b>	<b>6,042</b>	<b>128354,26</b>	<b>100502,92</b>
<b>VIII. ALL OTHERS</b>	<b>38,955</b>	<b>719,60</b>	<b>548,39</b>	<b>2,33,721</b>	<b>15983,43</b>	<b>11698,81</b>
<b>TOTAL BANK CREDIT</b>	<b>8,86,326</b>	<b>37094,94</b>	<b>28670,21</b>	<b>225,99,630</b>	<b>1038044,49</b>	<b>707962,34</b>