

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2008**

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>10,42,431</b>	<b>7304,09</b>	<b>6810,91</b>	<b>6,54,048</b>	<b>5056,78</b>	<b>4424,14</b>
1. Direct Finance	10,30,967	6609,02	6196,23	6,46,299	4449,45	4011,97
2. Indirect Finance	11,464	695,07	614,68	7,749	607,33	412,17
<b>II. INDUSTRY</b>	<b>26,421</b>	<b>16218,74</b>	<b>14863,14</b>	<b>26,967</b>	<b>2864,63</b>	<b>2193,53</b>
1. Mining & Quarrying	232	75,46	69,81	284	45,77	37,48
2. Food Manufacturing & Processing	3,544	641,23	500,56	3,907	854,55	688,34
(a) Rice Mills, Flour & Dal Mills	1,033	50,47	42,52	1,518	95,56	83,14
(b) Sugar	43	194,57	145,77	39	308,42	235,04
(c) Edible Oils & Vanaspati	137	13,73	9,90	213	107,66	84,84
(d) Tea Processing	1	30	17	6	5,21	5,06
(e) Processing of Fruits & Vegetables	154	12,35	7,09	92	16,90	11,58
(f) Others	2,176	369,81	295,12	2,039	320,80	268,68
3. Beverage & Tobacco	66	25,57	18,48	145	119,30	60,01
4. Textiles	1,083	548,58	340,84	1,588	414,04	325,10
(a) Cotton Textiles	430	494,01	294,48	621	352,44	282,25
(b) Jute & Other Natural Fibre Textiles	77	3,51	1,63	81	3,00	2,53
(c) Handloom Textiles & Khadi	46	99	87	145	1,57	1,01
(d) Other Textiles & Textile Products	530	50,07	43,86	741	57,02	39,32
5. Paper, Paper Products & Printing	410	296,54	273,62	670	43,99	37,08
6. Leather & Leather Products	714	5,23	4,42	441	3,24	2,54
7. Rubber & Plastic Products	316	48,65	34,49	489	49,92	28,65
8. Chemicals & Chemical Products	628	300,30	218,70	1,481	150,24	130,72
(a) Heavy Industrial Chemicals	74	84,78	78,31	91	66,45	56,39
(b) Fertilisers	12	1,94	1,11	11	1,22	1,09
(c) Drugs & Pharmaceuticals	144	50,89	41,99	962	32,90	31,50
(d) Non-Edible Oils	14	2,63	2,33	31	9,57	9,11
(e) Other Chemicals & Chemical Products	384	160,05	94,95	386	40,10	32,62
9. Petroleum, Coal Products & Nuclear Fuels	21	3,03	2,76	23	6,81	18,73
10. Manufacture of Cement & Cement Products	317	39,66	18,68	360	20,05	10,59
11. Basic Metals & Metal Products	1,289	7040,61	5143,14	1,138	117,30	80,58
(a) Iron & Steel	219	6837,81	4997,18	102	33,00	20,56
(b) Non-Ferrous Metals	32	105,67	71,81	31	19,05	9,96
(c) Metal Products	1,038	97,13	74,16	1,005	65,26	50,06
12. Engineering	1,216	586,11	513,97	1,362	196,29	160,93
(a) Heavy Engineering	119	38,09	35,45	138	39,83	28,40
(b) Light Engineering	667	417,48	366,89	777	66,08	52,44
(c) Electrical Machinery & Goods	301	95,54	86,98	333	78,03	68,14
(d) Electronic Machinery & Goods	129	35,00	24,65	114	12,35	11,96
13. Vehicles, Vehicle Parts & Transport Equipments	629	120,61	79,59	335	72,64	68,88
14. Other Industries	13,329	980,24	952,78	11,288	174,53	140,73
15. Electricity, Gas & Water	50	5176,13	4924,18	69	61,44	58,59
(a) Electricity Generation & Transmission	23	5145,60	4872,80	6	13,07	10,56
(b) Non-Conventional Energy	19	29,64	50,77	25	44,61	44,29
(c) Gas, Steam & Water Supply	8	89	61	38	3,76	3,73
16. Construction	2,577	330,80	1767,12	3,387	534,52	344,58
<b>III. TRANSPORT OPERATORS</b>	<b>10,221</b>	<b>205,72</b>	<b>180,07</b>	<b>6,932</b>	<b>121,15</b>	<b>92,00</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>42,354</b>	<b>1428,42</b>	<b>1344,53</b>	<b>35,454</b>	<b>711,78</b>	<b>539,41</b>
<b>V. PERSONAL LOANS</b>	<b>2,32,140</b>	<b>3056,55</b>	<b>2578,53</b>	<b>3,60,081</b>	<b>4864,25</b>	<b>3931,29</b>
1. Loans for Purchase of Consumer Durables	13,223	60,36	48,45	16,205	75,90	58,70
2. Loans for Housing	55,171	1469,63	1316,90	78,686	2427,26	2098,50
3. Rest of the Personal Loans	1,63,746	1526,57	1213,18	2,65,190	2361,09	1774,10
<b>VI. TRADE</b>	<b>1,20,671</b>	<b>4764,15</b>	<b>4577,20</b>	<b>1,22,490</b>	<b>2507,44</b>	<b>2190,56</b>
1. Wholesale Trade	5,222	3906,67	3876,79	3,006	1266,94	1199,00
2. Retail Trade	1,15,449	857,48	700,40	1,19,484	1240,51	991,57
<b>VII. FINANCE</b>	<b>4,589</b>	<b>56,82</b>	<b>38,56</b>	<b>3,843</b>	<b>74,33</b>	<b>54,34</b>
<b>VIII. ALL OTHERS</b>	<b>1,17,938</b>	<b>957,22</b>	<b>725,55</b>	<b>1,05,991</b>	<b>1381,99</b>	<b>733,40</b>
<b>TOTAL BANK CREDIT</b>	<b>15,96,765</b>	<b>33991,73</b>	<b>31118,49</b>	<b>13,15,806</b>	<b>17582,35</b>	<b>14158,68</b>

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2008**

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>1,46,788</b>	<b>2896,01</b>	<b>2472,65</b>	<b>3,04,127</b>	<b>16153,84</b>	<b>12812,73</b>
1. Direct Finance	1,43,187	2195,09	1875,63	2,64,525	8299,83	6730,54
2. Indirect Finance	3,601	700,92	597,02	39,602	7854,02	6082,20
<b>II. INDUSTRY</b>	<b>40,255</b>	<b>12548,70</b>	<b>9854,39</b>	<b>8,15,023</b>	<b>353789,91</b>	<b>252152,83</b>
1. Mining & Quarrying	201	68,98	31,46	719	11275,39	7794,09
2. Food Manufacturing & Processing	2,181	1553,32	1190,58	11,881	5919,24	4272,81
(a) Rice Mills, Flour & Dal Mills	588	258,39	205,80	303	381,87	340,29
(b) Sugar	157	666,65	492,30	132	1441,57	1175,58
(c) Edible Oils & Vanaspati	206	326,34	267,52	1,882	1265,05	884,80
(d) Tea Processing	15	19,85	15,32	14	163,76	154,10
(e) Processing of Fruits & Vegetables	54	15,94	8,66	128	345,15	138,50
(f) Others	1,161	266,15	200,97	9,422	2321,84	1579,55
3. Beverage & Tobacco	120	81,99	63,26	252	878,14	709,94
4. Textiles	9,502	1549,32	1157,09	30,039	37433,77	26540,25
(a) Cotton Textiles	5,605	1063,50	771,45	6,045	13999,95	9953,90
(b) Jute & Other Natural Fibre Textiles	2,308	53,21	36,29	375	484,94	119,27
(c) Handloom Textiles & Khadi	112	11,74	8,47	679	890,01	578,83
(d) Other Textiles & Textile Products	1,477	420,87	340,88	22,940	22058,87	15888,25
5. Paper, Paper Products & Printing	902	440,86	376,97	3,470	5487,22	3895,58
6. Leather & Leather Products	399	13,18	11,20	5,880	3740,40	3120,37
7. Rubber & Plastic Products	1,034	274,73	206,35	8,741	5923,93	4098,41
8. Chemicals & Chemical Products	2,712	993,97	639,54	92,075	33385,59	22356,20
(a) Heavy Industrial Chemicals	177	115,66	58,98	1,712	9242,26	6832,87
(b) Fertilisers	54	105,49	78,70	116	1118,97	626,38
(c) Drugs & Pharmaceuticals	226	568,43	344,80	33,160	11334,84	7999,47
(d) Non-Edible Oils	28	16,38	13,70	62	717,02	386,78
(e) Other Chemicals & Chemical Products	2,227	188,01	143,36	57,025	10972,49	6510,70
9. Petroleum, Coal Products & Nuclear Fuels	50	12,11	9,71	488	33614,35	25119,22
10. Manufacture of Cement & Cement Products	322	67,19	66,37	11,818	3182,91	1775,45
11. Basic Metals & Metal Products	6,366	1616,40	1511,12	44,144	44566,56	28578,15
(a) Iron & Steel	454	1190,42	1187,71	2,708	27859,06	17355,89
(b) Non-Ferrous Metals	103	54,22	38,70	811	8426,62	6116,55
(c) Metal Products	5,809	371,76	284,72	40,625	8280,88	5105,71
12. Engineering	2,706	1747,91	1152,78	5,26,474	25286,85	17951,01
(a) Heavy Engineering	390	234,47	184,87	1,602	4403,23	2734,54
(b) Light Engineering	1,560	845,54	457,40	8,271	10130,32	8111,59
(c) Electrical Machinery & Goods	526	442,66	328,26	8,872	5106,96	3233,31
(d) Electronic Machinery & Goods	230	225,25	182,26	5,07,729	5646,33	3871,57
13. Vehicles, Vehicle Parts & Transport Equipments	586	360,96	265,46	4,628	17651,02	11808,68
14. Other Industries	8,770	723,71	561,45	37,793	43116,93	30798,41
15. Electricity, Gas & Water	95	676,72	663,18	491	16094,02	11409,93
(a) Electricity Generation & Transmission	37	650,12	638,94	253	13077,95	9934,75
(b) Non-Conventional Energy	19	15,13	14,58	87	833,39	442,28
(c) Gas, Steam & Water Supply	39	11,47	9,66	151	2182,68	1032,90
16. Construction	4,309	2367,35	1947,86	36,130	66233,61	51924,33
<b>III. TRANSPORT OPERATORS</b>	<b>7,391</b>	<b>236,19</b>	<b>184,09</b>	<b>85,749</b>	<b>26262,35</b>	<b>20218,96</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>38,033</b>	<b>1593,16</b>	<b>1173,55</b>	<b>34,59,512</b>	<b>74599,70</b>	<b>54039,93</b>
<b>V. PERSONAL LOANS</b>	<b>4,39,367</b>	<b>10011,27</b>	<b>8200,12</b>	<b>151,11,905</b>	<b>130572,13</b>	<b>68695,91</b>
1. Loans for Purchase of Consumer Durables	13,836	73,15	54,74	54,603	921,31	861,40
2. Loans for Housing	1,21,144	6074,14	5300,77	5,11,614	44645,65	37661,47
3. Rest of the Personal Loans	3,04,387	3863,98	2844,61	145,45,688	85005,17	30173,04
<b>VI. TRADE</b>	<b>84,873</b>	<b>2367,23</b>	<b>1852,19</b>	<b>1,22,847</b>	<b>57472,26</b>	<b>41096,37</b>
1. Wholesale Trade	4,943	620,09	486,11	42,165	38073,74	28399,05
2. Retail Trade	79,930	1747,14	1366,08	80,682	19398,51	12697,32
<b>VII. FINANCE</b>	<b>1,428</b>	<b>140,88</b>	<b>68,43</b>	<b>14,413</b>	<b>126964,93</b>	<b>95111,38</b>
<b>VIII. ALL OTHERS</b>	<b>98,132</b>	<b>1628,74</b>	<b>1229,77</b>	<b>4,44,873</b>	<b>22006,53</b>	<b>16469,45</b>
<b>TOTAL BANK CREDIT</b>	<b>8,56,267</b>	<b>31422,19</b>	<b>25035,18</b>	<b>203,58,449</b>	<b>807821,66</b>	<b>560597,56</b>