

State : Maharashtra

Table No. 5.6 – State and Bank Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2000

WESTERN REGION			(Amount in Rupees Lakh)						
OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- Standing
	1	2	3	4	5	6	7	8	9
I. AGRICULTURE	4,07,068	1316,89	1105,74	7,02,028	3576,16	3057,24	22	28,19	31,27
1. Direct Finance	4,04,913	1160,25	1016,57	6,72,873	2167,62	1884,04	9	4,78	3,10
2. Indirect Finance	2,155	156,64	89,16	29,155	1408,54	1173,20	13	23,41	28,17
II. INDUSTRY	1,15,631	20769,29	17270,43	2,27,992	38373,88	28444,72	24,979	15003,61	10144,35
1. Mining & Quarrying	147	1024,18	942,24	354	591,57	361,07	11	336,11	38,07
2. Food Manufacturing & Processing	1,047	425,10	394,47	4,345	1457,26	1058,35	75	267,76	224,63
(a) Rice Mills, Flour & Dal Mills	445	99,27	81,82	1,063	156,76	121,95	2	4	1,48
(b) Sugar	8	9,76	9,25	72	285,01	256,34	2	3,02	3,98
(c) Edible Oils & Vanaspati	261	207,81	197,73	481	238,55	164,72	13	43,49	38,52
(d) Tea Processing	5	3,04	1,71	15	45,73	14,86	8	53,99	37,64
(e) Processing of Fruits & Vegetables	37	25,64	29,13	221	84,19	65,35	3	21,57	21,57
(f) Others	291	79,58	74,84	2,493	647,02	435,13	47	145,66	121,44
3. Beverage & Tobacco	31	28,09	27,79	253	147,04	129,44	26	108,79	68,23
4. Textiles	1,363	2504,53	2226,85	13,195	5758,94	4171,73	1,117	1707,55	1088,73
(a) Cotton Textiles	457	785,56	770,78	3,587	2214,72	1613,54	954	700,19	489,20
(b) Jute Textiles	8	2,54	2,40	29	3,88	2,84	-	-	-
(c) Handloom Textiles & Khadi	14	31,72	20,86	429	62,70	47,12	-	-	-
(d) Other Textiles	884	1684,70	1432,81	9,150	3477,63	2508,23	163	1007,36	599,52
5. Paper, Paper Products & Printing	782	267,47	221,65	4,641	804,78	599,85	63	263,83	191,11
6. Leather & Leather Products	180	101,18	50,33	939	141,26	84,77	7	8,02	6,74
7. Rubber & Rubber Products	247	123,04	125,23	1,308	457,81	314,60	22	69,84	41,29
8. Chemicals & Chemical Products	2,102	3240,85	2145,78	13,455	6686,78	4457,57	750	2535,52	1696,59
(a) Heavy Industrial Chemicals	163	377,78	296,41	1,273	1733,65	1165,70	125	372,62	290,58
(b) Fertilisers	57	629,85	581,57	94	249,22	173,53	11	226,57	161,48
(c) Drugs & Pharmaceuticals	416	1082,37	435,88	3,436	1385,53	934,27	309	1097,38	724,34
(d) Non-Edible Oils	45	10,90	9,07	60	188,51	153,14	1	30,00	30,00
(e) Other Chemicals & Chemical Products	1,421	1139,95	822,85	8,592	3129,88	2030,93	304	808,95	490,20
9. Petroleum, Coal Products & Nuclear Fuels	135	4292,24	3818,98	487	4598,61	4207,05	66	761,11	422,42
10. Manufacture of Cement & Cement Products	192	419,09	325,16	654	474,28	386,67	35	509,48	457,59
11. Basic Metals & Metal Products	1,787	2068,99	1637,79	9,730	4440,06	3469,45	209	731,93	590,18
(a) Iron & Steel	412	1618,47	1301,40	2,232	2913,33	2287,51	117	544,47	444,60
(b) Non-Ferrous Metals	74	73,70	72,99	478	458,55	410,63	21	124,44	93,67
(c) Other Metal Products	1,301	376,81	263,40	7,020	1068,19	771,31	71	63,02	51,91
12. Engineering	1,570	1568,53	1297,82	13,091	4740,99	3213,05	1,224	2993,15	2015,70
(a) Heavy Engineering	313	705,47	606,92	1,571	1684,21	1017,13	211	896,62	643,62
(b) Light Engineering	366	337,10	291,94	6,405	838,19	574,04	629	671,87	498,29
(c) Electrical Machinery & Goods	630	337,05	245,82	3,925	1367,98	1046,53	267	772,13	493,34
(d) Electronic Machinery & Goods	261	188,91	153,14	1,190	850,61	575,35	117	652,53	380,45
13. Vehicles, Vehicle Parts & Transport Equipments	631	859,25	677,78	2,719	955,25	544,29	220	1035,84	639,22
14. Other Industries	1,04,104	3057,47	2724,75	1,56,403	4687,78	3801,87	21,034	2943,98	2200,25
15. Electricity, Gas & Water	88	431,20	407,30	218	1512,38	866,34	34	309,15	201,95
(a) Electricity Generation & Transmission	47	426,81	403,47	149	1374,34	781,16	30	281,05	188,90
(b) Non-Conventional Energy	4	24	22	13	1,70	1,68	2	11,00	10,96
(c) Gas, Steam & Water Supply	37	4,15	3,61	56	136,34	83,50	2	17,09	2,09
16. Construction	1,225	358,06	246,52	6,200	919,08	778,61	86	421,55	261,63
III. TRANSPORT OPERATORS	17,603	493,99	365,15	60,101	2104,75	1668,28	84	251,73	180,25
IV. PROFESSIONAL AND OTHER SERVICES	28,670	304,99	228,61	1,08,739	1934,32	1440,79	848	903,31	512,32
V. PERSONAL LOANS	2,93,781	1427,02	1198,64	7,39,597	3968,06	3324,54	6,99,124	3666,14	2768,38

1. Loans for Purchase of Consumer Durables	11,905	34,58	26,12	74,273	204,85	174,61	7,084	34,00	28,52
2. Loans for Housing	72,204	732,45	641,53	1,47,731	1476,24	1283,36	25,587	484,89	475,57
3. Rest of the Personal Loans	2,09,672	660,00	530,99	5,17,593	2286,97	1866,57	6,66,453	3147,26	2264,28
VI. TRADE	1,16,360	2561,64	2111,48	3,26,214	19046,07	16827,33	500	2709,17	1054,88
1. Wholesale Trade	9,971	2024,18	1653,71	52,836	16773,49	14992,95	293	2280,93	798,69
2. Retail Trade	1,06,389	537,46	457,77	2,73,378	2272,58	1834,37	207	428,24	256,19
VII. FINANCE	2,565	1917,50	1521,18	5,426	4469,97	3136,11	553	6604,56	3746,33
VIII. ALL OTHERS	58,076	1472,35	1272,74	1,77,450	4589,67	3944,56	12,057	727,62	519,12
TOTAL BANK CREDIT	10,39,754	30263,67	25073,95	23,47,547	78062,88	61843,57	7,38,167	29894,33	18956,90
OF WHICH: 1. Artisans & Village Industries	17,874	30,07	28,81	38,309	84,27	77,23	1,242	2,28	2,20
2. Other Small Scale Industries	63,731	2247,46	1926,36	94,762	4392,38	3323,07	272	231,18	203,60

OCCUPATION	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	1,93,235	269,29	252,47	53,948	355,04	302,77	13,56,301	5545,57	4749,49
1. Direct Finance	1,91,204	260,49	244,24	53,555	261,35	229,45	13,22,554	3854,49	3377,40
2. Indirect Finance	2,031	8,80	8,24	393	93,69	73,32	33,747	1691,08	1372,08
II. INDUSTRY	10,263	25,05	22,26	41,606	11754,96	10313,56	4,20,471	85926,79	66195,32
1. Mining & Quarrying	8	35	36	109	77,31	53,61	629	2029,52	1395,35
2. Food Manufacturing & Processing	220	5,07	4,55	1,837	439,65	377,24	7,524	2594,85	2059,25
(a) Rice Mills, Flour & Dal Mills	62	1,70	1,40	193	38,83	33,76	1,765	296,60	240,42
(b) Sugar	1	2	2	19	93,90	89,50	102	391,71	359,09
(c) Edible Oils & Vanaspati	21	13	11	1,173	89,30	74,31	1,949	579,29	475,39
(d) Tea Processing	-	-	-	7	7,94	8,26	35	110,70	62,46
(e) Processing of Fruits & Vegetables	7	27	19	32	31,82	29,13	300	163,48	145,36
(f) Others	129	2,94	2,83	413	177,85	142,29	3,373	1053,06	776,53
3. Beverage & Tobacco	-	-	-	36	39,52	37,54	346	323,45	263,00
4. Textiles	36	72	75	2,663	1101,78	964,96	18,374	11073,53	8453,01
(a) Cotton Textiles	5	40	37	1,261	447,64	410,75	6,264	4148,52	3284,64
(b) Jute Textiles	4	16	23	6	63	47	47	7,21	5,93
(c) Handloom Textiles & Khadi	-	-	-	12	3,69	3,65	455	98,11	71,63
(d) Other Textiles	27	16	15	1,384	649,82	550,09	11,608	6819,68	5090,81
5. Paper, Paper Products & Printing	46	60	64	1,041	244,37	211,80	6,573	1581,05	1225,04
6. Leather & Leather Products	3	2	1	134	12,04	10,00	1,263	262,50	151,86
7. Rubber & Rubber Products	-	-	-	292	119,20	110,89	1,869	769,89	592,01
8. Chemicals & Chemical Products	56	61	50	2,284	2070,87	1715,26	18,647	14534,63	10015,70
(a) Heavy Industrial Chemicals	-	-	-	218	313,75	280,76	1,779	2797,80	2033,44
(b) Fertilisers	1	4	4	95	192,68	176,12	258	1298,36	1092,73
(c) Drugs & Pharmaceuticals	13	26	21	415	451,09	395,19	4,589	4016,62	2489,89
(d) Non-Edible Oils	-	-	-	12	3,06	2,31	118	232,47	194,51
(e) Other Chemicals & Chemical Products	42	31	25	1,544	1110,30	860,88	11,903	6189,39	4205,12
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	150	544,49	423,77	838	10196,45	8872,22
10. Manufacture of Cement & Cement Products	5	6	4	202	213,16	190,61	1,088	1616,07	1360,08
11. Basic Metals & Metal Products	59	40	35	1,463	1127,80	979,60	13,248	8369,18	6677,38
(a) Iron & Steel	1	3	3	399	725,74	640,27	3,161	5802,05	4673,80
(b) Non-Ferrous Metals	-	-	-	119	84,99	78,34	692	741,69	655,63
(c) Other Metal Products	58	37	33	945	317,06	261,00	9,395	1825,45	1347,95
12. Engineering	76	83	75	2,635	1404,11	1222,78	18,596	10707,61	7750,09
(a) Heavy Engineering	8	23	22	560	360,36	321,64	2,663	3646,90	2589,52
(b) Light Engineering	39	43	37	783	313,77	276,88	8,222	2161,35	1641,52
(c) Electrical Machinery & Goods	29	18	16	900	339,50	275,74	5,751	2816,84	2061,57
(d) Electronic Machinery & Goods	-	-	-	392	390,47	348,53	1,960	2082,52	1457,48
13. Vehicles, Vehicle Parts & Transport Equipments	196	3,10	2,81	481	245,38	120,23	4,247	3098,81	1984,34
14. Other Industries	9,360	11,45	9,81	26,177	3037,85	2912,72	3,17,078	13738,53	11649,40
15. Electricity, Gas & Water	-	-	-	63	138,34	126,59	403	2391,07	1602,18
(a) Electricity Generation & Transmission	-	-	-	45	104,53	96,49	271	2186,73	1470,02
(b) Non-Conventional Energy	-	-	-	3	25,10	25,61	22	38,04	38,47
(c) Gas, Steam & Water Supply	-	-	-	15	8,71	4,49	110	166,29	93,69

16. Construction	198	1,85	1,68	2,039	939,09	855,96	9,748	2639,62	2144,40
III. TRANSPORT OPERATORS	6,337	27,73	19,77	8,017	241,13	187,79	92,142	3119,33	2421,24
IV. PROFESSIONAL AND OTHER SERVICES	19,057	24,94	20,94	15,227	854,29	667,57	1,72,541	4021,85	2870,23
V. PERSONAL LOANS	53,847	102,18	93,39	98,777	840,70	705,08	18,85,126	10004,10	8090,03
1. Loans for Purchase of Consumer Durables	11,126	22,30	18,82	5,319	27,15	22,61	1,09,707	322,87	270,68
2. Loans for Housing	5,567	26,24	24,90	22,837	339,12	300,36	2,73,926	3058,93	2725,73
3. Rest of the Personal Loans	37,154	53,65	49,68	70,621	474,43	382,11	15,01,493	6622,30	5093,62
VI. TRADE	52,477	74,80	66,06	36,456	2917,05	2435,95	5,32,007	27308,72	22495,70
1. Wholesale Trade	1,123	2,80	2,41	6,400	2020,39	1727,67	70,623	23101,79	19175,42
2. Retail Trade	51,354	72,00	63,65	30,056	896,66	708,28	4,61,384	4206,93	3320,28
VII. FINANCE	3	8	6	2,695	4105,89	2855,92	11,242	17098,00	11259,61
VIII. ALL OTHERS	5,786	8,38	8,03	39,616	1755,07	1379,84	2,92,985	8553,09	7124,29
TOTAL BANK CREDIT	3,41,005	532,45	482,99	2,96,342	22824,11	18848,49	47,62,815	161577,44	125205,90
OF WHICH: 1. Artisans & Village Industries	5,993	5,87	5,15	7,461	24,58	21,61	70,879	147,07	135,00
2. Other Small Scale Industries	3,046	9,25	8,53	15,757	1141,14	1067,83	1,77,568	8021,39	6529,38