

Institutional Finance and Capital Market



6. INSTITUTIONAL FINANCE AND CAPITAL MARKET

6.1 A well-knit financial system helps accelerate economic growth. Financial system caters credit need of individuals and enterprises, provides insurance, helps boost household savings, facilitates investments & capital raising. Banks, Non-Banking Financial Companies, Mutual Funds, Insurance companies, Capital markets, etc. are major sources of funds for the economy. Average share of financial services sector in gross value added of the States is 10.3 per cent, whereas State contributes about 24 per cent in financial services sector of the country.

Banking institutions

6.2 Scheduled Commercial Banks (SCBs) a major contributor in the banking institutions are categorised into Public Sector Banks, Regional Rural Banks (RRB), Private Banks, Foreign Banks, etc. according to their nature of operations. As on 31st March, 2023, of the total number of banking offices of SCBs in India, 9.6 per cent were operating in the State. The share of Public Sector Banks in total no of banking offices in the State was 55 per cent followed by Private Banks (32 per cent), Small Finance Banks (six per cent), RRB (six per cent) and Foreign Banks (one per cent). Deposits and credit of SCBs in the State are given in Table 6.1 and its series is given in Annexure 6.1.

Table 6.1 Deposits and credit of SCBs in the State

Particulars	(As on 31 st March)							
	Rural		Semi-urban		Urban		Total	
	2022	2023	2022	2023	2022	2023	2022	2023
Banking offices (no.)	3,199	3,230	3,142	3,211	6,879	7,151	13,220	13,592
Deposits (₹ '000 Crore)	103.68	113.07	208.40	222.82	3,188.90	3,587.02	3,500.98	3,922.91
Credit (₹ '000 Crore)	66.56	76.85	125.39	146.15	2,990.96	3,644.35	3,182.91	3,867.35
CD ratio (per cent)	64.2	67.9	60.2	65.6	93.8	101.6	90.9	98.6

Source: Reserve Bank of India

6.3 As on 31st December 2023, the State has highest share in aggregate deposits (22.0 per cent) and gross credit (28.0 per cent) in India. Per capita deposits and per capita credit of SCBs (excluding RRB) in the State were ₹ 3,35,358 and ₹ 3,46,933 respectively as on 31st December 2023, whereas the corresponding figures at All-India level were ₹ 1,40,591 and ₹ 1,12,585 respectively. Bank groupwise deposits and credit of SCBs in the State are given in Table 6.2.

Table 6.2 Bank groupwise deposits and credit of SCBs in the State

Bank group	(As on 31 st March)							
	Banking offices (no.)		Deposits (₹ '000 Crore)		Credit (₹ '000 Crore)		CD ratio (per cent)	
	2022	2023	2022	2023	2022	2023	2022	2023
Public Sector Banks	7,564	7,514	1,764.92	1,982.88	1,398.21	1,748.11	79.2	88.2
Foreign Banks	119	110	374.31	377.92	204.82	208.50	54.7	55.2
RRBs	742	744	19.78	20.61	11.72	13.82	59.3	67.1
Private Banks	4,070	4,375	1,324.12	1,517.55	1,551.95	1,869.79	117.2	123.2
Small Finance Banks	671	837	16.89	22.98	16.21	27.14	96.0	118.1
All	13,220	13,592^{\$}	3,500.98	3,922.91^{\$}	3,182.91	3,867.35	90.9	98.6

Source: Reserve Bank of India

^{\$} including Payment banks

6.4 As on 31st March, 2024 number of Automated Teller Machines (ATM) per lakh population was 23 in the State as against 19 at All-India level. Of the total 28,814 ATM deployed in the State, 65 per cent were in urban areas, 21 per cent were in semi-urban areas and 14 per cent were in rural areas.

6.5 As on 31st March, 2023, the share of deposits of current account, savings accounts and term deposits in the total deposits were 15.1 per cent, 20.6 per cent and 64.3 per cent respectively. Deposits of SCBs in the State by type of account are given in Table 6.3.

Table 6.3 Deposits of SCBs in the State by type of account

(As on 31st March)

Type of account	Deposits (₹ '000 Crore)								Per cent change in total deposits over previous year
	2022				2023				
	Rural	Semi-urban	Urban	Total	Rural	Semi-urban	Urban	Total	
Current	5.73	21.80	497.24	524.77	6.49	24.02	560.99	591.50	12.7
Savings	55.85	99.11	629.06	784.01	57.64	102.12	647.54	807.30	3.0
Term deposits	42.10	87.50	2,062.60	2,192.19	48.94	96.69	2,378.49	2,524.11	15.1
All	103.68	208.40	3,188.90	3,500.97	113.07	222.82	3,587.02	3,922.91	12.1

Source: Reserve Bank of India

Note: Totals may not add up due to rounding

6.6 The share of Public Sector Banks in the total outstanding credit was 53.4 per cent followed by Private Banks (39.3 per cent). Outstanding credit of SCBs in the State is given in Table 6.4. Occupation groupwise outstanding credit of SCBs in the State is given in Table 6.5.

Table 6.4 Outstanding credit of SCBs in the State

(As on 31st March)

Bank group	Outstanding credit (₹ '000 Crore)		Per cent change over previous year
	2022	2023	
Public Sector Banks	1,408.40	1,779.64	26.4
Foreign banks	195.29	203.72	4.3
RRBs	11.83	13.83	16.9
Private banks	1,085.60	1,309.18	20.6
Small Finance Banks	16.28	26.37	62.0
All	2,717.40	3,332.74	22.6

Source: Reserve Bank of India

Table 6.5 Occupation groupwise outstanding credit of SCBs in the State

(As on 31st March)

Occupation / Category of Loan	Outstanding credit (₹ '000 Crore)		Per cent change over previous year
	2022	2023	
Agriculture & Allied activities	111.55	121.77	9.2
Mining & Quarrying	31.62	22.42	(-)29.1
Manufacturing	451.01	528.36	17.1
Electricity, Gas & Water Supply	124.61	142.83	14.6
Construction	205.15	244.96	19.4
Transport	63.84	68.58	7.4
Professional & other services	198.80	222.43	11.9
Trade	227.48	272.32	19.7
Finance	580.15	804.64	38.7
Personal loans	614.17	755.85	23.1
Others	109.02	148.58	36.3
All	2,717.40	3,332.74	22.6

Source: Reserve Bank of India

6.7 As per directives of Reserve Bank of India, SCBs provide specified portion of their lending to priority sector. The objective of priority sector lending is to ensure access to credit to vulnerable sections of society & have adequate flow of resources to those segments of the economy which have

higher employment generation potential and thus help in poverty alleviation. Priority sectorwise outstanding advances of SCBs in the State is given in Table 6.6.

Table 6.6 Priority sector wise outstanding advances of SCBs in the State

(As on 31st March)

Priority sector	Accounts ('000)		Percent change over previous year	Outstanding advances (₹ '000 Crore)		Percent change over previous year
	2022	2023		2022	2023	
Agriculture & Allied activities	8,057	8,915	10.6	587.76	693.12	17.9
Micro, Small & Medium Enterprises	2,680	2,181	(-)18.6	475.03	544.02	14.5
Education	168	174	3.6	5.50	5.80	5.4
Housing	1,085	1,226	13.0	158.70	168.90	6.4
Export	1	2	100.0	17.53	17.26	(-)1.5
Other	1,784	2,164	21.3	8.5	13.94	63.2
All	13,775	14,662	6.4	1,253.06	1,443.03	15.2

Source: Reserve Bank of India

Annual credit plan

6.8 Availability of bank credit upto village level is an important input for economic development in rural areas. RBI has formulated 'Service area approach' for making credit available in every village with district as the unit of service area. Annual credit plan ensures adequate & timely flow of credit to priority and neglected sectors. Annual credit plan of the State is prepared and monitored by the convenor bank of State Level Bankers' Committee. Bank of Maharashtra is designated as the convenor bank for the State. The plan size for priority sector of the State for 2023-24 was ₹ 6.51 lakh crore. The share of 'Agriculture & allied activities' in credit plan was 25.9 per cent and that of 'Micro, Small, Medium Enterprises, Khadi & Village Industries' sector was 55.6 per cent. The credit disbursement to priority sector in the State under annual credit plan is given in Table 6.7 and districtwise annual credit plan is given in Annexure 6.2.

Table 6.7 Credit disbursement to priority sector in the State under annual credit plan

(₹ '000 Crore)

Priority sector	2022-23			2023-24		
	Target	Achievement	Beneficiaries (Lakh)	Target	Achievement	Beneficiaries (Lakh)
Agriculture & Allied activities	126.06	145.03	95.84	168.48	154.12	88.39
Micro, Small, Medium Enterprises, Khadi & Village Industries	284.55	342.76	12.87	361.92	423.11	18.10
Other	111.46	61.61	18.77	121.00	63.05	18.64
All	522.07	549.40	127.48	651.40	640.28	125.12

Source: State Level Bankers' Committee, Maharashtra State

Micro finance

6.9 Micro finance provides financial services to unemployed or low-income individuals/groups. In addition to the provision of credit, it covers many other services such as savings, insurance, money transfer, counselling, etc. 'Self Help Group (SHG) bank linkage programme' is being implemented (by NABARD) in the State since 1992. Details of SHG bank linkage programme in the State is given in Table 6.8.

Table 6.8 Details of SHG bank linkage programme in the State(As on 31st March, 2023)

Type of Bank	Particulars	Total SHGs		Exclusive women SHGs	
		No.	Amount (₹ Crore)	No.	Amount (₹ Crore)
Co-operative	Savings	3,83,558	2,855.04	3,54,330	2,829.29
	Loans disbursed	24,176	346.02	23,560	342.52
	Loans outstanding	31,066	312.08	29,861	308.96
Regional Rural	Savings	1,47,726	363.33	1,27,692	317.12
	Loans disbursed	22,464	464.42	22,464	464.42
	Loans outstanding	43,205	524.03	43,205	524.03
Public commercial	Savings	6,93,476	1,123.13	5,03,525	762.28
	Loans disbursed	94,757	2,246.38	88,363	2,108.18
	Loans outstanding	1,59,251	2,570.69	1,36,568	2,286.81
Private commercial	Savings	2,90,524	400.72	2,86,068	390.79
	Loans disbursed	96,073	2,969.92	96,045	2,968.90
	Loans outstanding	1,44,125	2,835.14	1,43,667	2,827.70

Source: NABARD

Financial inclusion

6.10 Financial inclusion is the process of ensuring access to financial services and timely & adequate credit needed by weaker sections & low income groups at an affordable cost. *Pradhan Mantri Jan Dhan Yojana* (PMJDY), *Atal Pension Yojana* (APY), *Pradhan Mantri Mudra Yojana* (PMMY), *Pradhan Mantri Suraksha Bima Yojana* (PMSBY), etc. are some of the schemes being implemented for financial inclusion.

6.10.1 ***Pradhan Mantri Jan Dhan Yojana:*** PMJDY provides access to financial services such as bank accounts, remittances, credit, insurance, pensions, etc. Under PMJDY, upto 31st March, 2024 in all 3.41 crore accounts were opened in the State, of which 1.88 crore accounts (55 per cent) were from rural / semi-urban areas & the total balance in all these accounts was ₹14,475 crore. Under the scheme, about 2.36 crore 'RuPay cards' were issued. Banking facilities provided under financial inclusion by SCBs in the State are given in Table 6.9 and districtwise details of PMJDY are given in Annexure 6.3.

Table 6.9 Banking facilities provided under financial inclusion by SCBs in the State(As on 31st March)

Particulars	2021	2022	2023*
Number of banking outlets in villages (no.)	64,967	1,07,718	78,894
Basic Saving Bank Deposit Accounts (BSBDA)			
Number ('000)	44,659	45,104	44,387
Amount (₹ Crore)	13,808.90	14,587.50	15,963.63
Overdraft amount availed (₹ Crore)	53.10	51.60	53.94
Kisan Credit Cards			
Number ('000)	3,738	3,916	4,036.62
Outstanding amount (₹ Crore)	43,521.30	48,668.10	51,775.72

Source: Reserve Bank of India

* Provisional

6.10.2 Pradhan Mantri MUDRA Yojana: The main objective of *Pradhan Mantri MUDRA Yojana* is to develop the micro enterprises sector by extending financial support. It addresses the fundamental need for accessible loans for non-farm micro and small enterprises actively involved in income generating activities. Loans under the scheme are categorised as '*Shishu*' (for loans up to ₹ 50,000), '*Kishor*' (₹ 50,000 to ₹ 5 lakh), and '*Tarun*' (₹ 5 lakh to ₹ 10 lakh). As on 31st March, 2024, total loans of ₹ 42,774 crore were disbursed to 52.80 lakh beneficiaries in the State. During 2023-24, the State's share in the total amount of loans disbursed under the scheme at all India level was eight per cent. The Progress of *Pradhan Mantri MUDRA Yojana* in the State is given in Table 6.10.

Table 6.10 Progress under Pradhan Mantri MUDRA Yojana in the State

(₹ Crore)			
Category	2021-22	2022-23	2023-24
Shishu			
No. of accounts	31,69,298	38,56,944	35,25,632
Sanctioned loans	8,906.18	11,648.68	11,708.45
Disbursed loans	8,885.01	11,600.63	11,684.55
Kishor			
No. of accounts	6,86,955	12,68,689	15,97,329
Sanctioned loans	8,472.00	14,566.99	18,363.90
Disbursed loans	8,312.79	14,377.20	18,221.00
Tarun			
No. of accounts	82,851	1,27,691	1,57,018
Sanctioned loans	6,351.55	10,316.31	13,002.81
Disbursed loans	6,154.56	10,126.69	12,868.19
Total			
No. of accounts	39,39,104	52,53,324	52,79,979
Sanctioned loans	23,729.73	36,531.98	43,075.16
Disbursed loans	23,352.35	36,104.52	42,773.74

Source: State Level Bankers' Committee, Maharashtra State

Rural Infrastructure Development Fund

6.11 GoI has set up Rural Infrastructure Development Fund (RIDF) for financing ongoing rural infrastructure projects in the year 1995-96. The RIDF is maintained by NABARD. The main objective of RIDF is to provide loans to state government's owned corporations to complete ongoing infrastructure projects. The scope of the programme has been widened by including activities such as rural drinking water supply, soil conservation, rural markets yards, rural health units, primary schools, *anganwadies* and power. At present, in all 39 eligible activities are covered under broad categories of agriculture & allied activities, social and rural connectivity sector. Loans sanctioned & disbursed under RIDF in the State are given in Table 6.11.

Table 6.11 Loans sanctioned & disbursed under RIDF in the State

(As on 31 th March, 2024)				
Tranche	Year	Status	Loan Sanctioned (₹ Crore)	Loan disbursed (₹ Crore)
I - XXIII	1995-2018	Completed	14,145.76	12,352.74
XXIV - XXVIII	2018-2023	Ongoing	8,737.97	6,672.69
XXIX	2023-2024	Ongoing	1,455.96	227.39

Source: NABARD

Capital market

6.12 Capital market is an important component of financial system which facilitates capital formation for an economy by channelising savings into long term investment. Bombay Stock Exchange Ltd. (BSE) and National Stock Exchange of India Ltd. (NSE) are the major stock exchanges functioning in the State. The Bombay Stock Exchange Ltd. is one of the oldest exchanges across the world while National Stock Exchange Ltd. is among the best in terms of sophistication and advancement of technology.

6.12.1 **Primary market:** In Primary market new shares and bonds are offered to public for the first time. Details of amount mobilised in primary market are given in Table 6.12.

Table 6.12 Details of amount mobilised in primary market

(As on 31st March)

Type of Issue	Maharashtra				All-India			
	Issues (no.)		Amount mobilised (₹ Crore)		Issues (no.)		Amount mobilised (₹ Crore)	
	2022-23	2023-24	2022-23	2023-24	2022-23	2023-24	2022-23	2023-24
Equity	77	114	32,570	25,439	238	340	65,823	83,093
Debt	8	13	1,997	3,906	34	45	9,221	19,166
All	85	127	34,567	29,345	272	385	75,044	1,02,259

Source: SEBI

6.12.2 **Real Estate Investment Trusts (REITs) and Infrastructure investment Trusts (InvITs):** Real Estate Investment trusts (REITs) and Infrastructure investment Trusts (InvITs) are innovative vehicles that pool money from investors and invest the accumulated amount into the real estate and infrastructure assets respectively. The details of amount mobilised in REITs and InvITs are given in Table 6.13.

Table 6.13 Details of amount mobilised in REITs and InvITs

(As on 31st March)

	Maharashtra		India	
	Amount mobilised (₹ Crore)		Amount mobilised (₹ Crore)	
	2022-23	2023-24	2022-23	2023-24
REITs	0	3,200	0	5,905
InvITs	1,408	19,544	6,360	33,118
All	1,408	22,744	6,360	39,023

Source: SEBI

6.12.3 **Secondary market:** As on 31st March, 2024 the market capitalisation of BSE and NSE was at ₹ 387 lakh crore and ₹ 384 lakh crore respectively. At the end of March, 2023 the market capitalisation of BSE and NSE was at ₹ 258 lakh crore and ₹ 256 lakh crore respectively. The Equity Market turnover of NSE and BSE are given in Table 6.14.

Table 6.14 Equity Market turnover of NSE and BSE

(₹ '000 Crore)

Stock exchange	2021-22	2022-23	2023-24
NSE	16,566	13,305	20,103
BSE	1,338	1,029	1,629

Source: SEBI

Commodity exchange

6.13 Commodity derivatives are traded at Multi Commodity Exchange of India (MCX), National Commodity and derivatives Exchange Ltd (NCDEX), BSE and NSE, functioning in the State. Turnover of Commodity Exchange in the State is given in Table 6.15.

Table 6.15 Turnover of Commodity Exchange in the State

Commodity exchange	Commodities traded (no.)			Turnover (₹ '000 Crore)		
	2021-22	2022-23	2023-24	2021-22	2022-23	2023-24
MCX	20	22	21	8,782	14,781	27,655
NCDEX	25	25	27	457.00	207.00	206.00
BSE	15	15	12	769.08	8.37	0.04
NSE	7	7	15	19.75	17.80	201.7

Source : SEBI

Joint stock companies

6.14.1 Joint stock companies promote various ancillary industries, trade and ancillaries to trade and also offer employment at a large scale. As on 31st March, 2023, of the total joint stock companies in India, about 19.5 per cent are in the State whereas the States share in the paid up capital of the joint stock companies in India is 24.8 per cent. No. of joint stock companies and their paid-up capital are given in Table 6.16.

Table 6.16 No. of joint stock companies and their paid-up capital(As on 31st March)

Item	Maharashtra				All-India			
	Companies (no.)		Paid-up capital (₹ '000 Crore)		Companies (no.)		Paid-up capital (₹ '000 Crore)	
	2022-23	2023-24 ⁺	2022-23	2023-24 ⁺	2022-23	2023-24 ⁺	2022-23	2023-24 ⁺
Private	2,77,707	3,01,950	469.60	500.81	14,35,041	15,79,484	1,893.87	2,118.62
Public	16,385	16,632	817.97	855.37	71,300	72,020	3,296.47	3,413.42
All	2,94,092	3,18,582	1,287.57	1,356.18	15,06,341	16,51,504	5,190.34	5,532.04

Source: Ministry of Corporate Affairs, GoI

+ upto December

Mutual funds

6.15 Mutual funds (MFs) are investment vehicles in which funds are collected from investors through equities bonds, money market instruments and securities and managed by fund managers. During 2023-24, an amount of ₹ 2,93,011 crore was mobilised under the mutual funds through the mutual fund agencies whose registered offices are situated in Maharashtra, where as ₹ 3,54,701 crore was mobilised from MFs at all India level. The Amount mobilised through mutual funds is given in Table 6.17.

Table 6.17 Amount mobilised through mutual funds

(₹ '000 Crore)

Year	New fund offers	Existing mutual funds
2021-22	107.90	9,209.61
2022-23	62.00	10,445.00
2023-24	66.00	11,382.00

Source: Association of Mutual Funds in India

Insurance

6.16 Insurance is the most effective risk management tool which can protect individuals from financial risks arising out of various contingencies. Apart from protecting against property & casualties risks and providing a financial safety net for individuals & enterprises, insurance sector encourages savings and provides long term funds for development. There are 24 life insurance companies functioning in the State. The share of Life Insurance Corporation (LIC) in total underwritten business of life insurance in the State during 2022-23 was 64.3 per cent. The share of the State in total life insurance premium at all India level was 30.6 per cent during 2022-23. Details of new individual life insurance policies underwritten are given in Table 6.18.

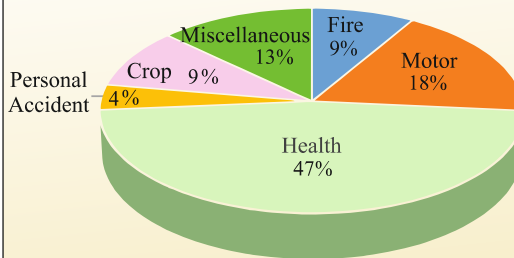
Table 6.18 New individual life insurance policies underwritten

Particulars		Number ('000)			Premium Received (₹ Crore)		
		2020-21	2021-22	2022-23	2020-21	2021-22	2022-23
Maharashtra	Private	1,206	1,133	1,160	27,081	30,829	40,555
	LIC	1,961	2,242	2,106	44,600	55,306	73,006
	All	3,167	3,375	3,266	71,681	86,135	1,13,561
All-India	Private	7,159	7,399	8,042	94,048	1,15,421	1,39,175
	LIC	21,007	21,755	20,424	1,84,296	1,98,786	2,32,051
	All	28,166	29,154	28,466	2,78,344	3,14,206	3,71,226

Source: Insurance Regulatory and Development Authority

Note: Totals may not add up due to rounding

6.16.1 As on 31st March 2023, there were 33 non-life insurance companies functioning at All-India level. During 2022-23 non-life insurance industry in the State has registered a growth of 7.5 per cent over the previous year. Sectorwise gross direct premium amount of non-life insurance is given in Table 6.19.

Graph 6.1 : Sectorwise share of gross direct premium amount of non-life insurance companies during 2022-23**Table 6.19 Sectorwise gross direct premium amount of non-life insurance companies**

(₹ Crore)

Year	Insurance							Total
	Fire	Motor		Personal accident	Health	Crop	Miscellaneous [#]	
		Own damage	Third party					
Maharashtra								
2020-21	4,667	3,530	5,395	1,361	18,354	6,632	4,865	44,804
2021-22	5,045	3,781	5,576	2,195	23,301	5,561	6,500	51,959
2022-23	4,773	4,040	5,964	2,222	26,349	5,278	7,213	55,839
All-India								
2020-21	20,113	26,060	41,732	5,085	58,238	31,120	16,230	1,98,578
2021-22	21,548	27,173	43,261	6,904	73,052	29,465	19,281	2,20,684
2022-23	23,932	21,783	49,497	7,048	89,492	32,015	23,127	2,56,894

[#] include Credit insurance, Overseas Medical, Marine, Cargo, Travel insurances, Aviation, Engineering, etc.

Source: Insurance Regulatory and Development Authority

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ANNEXURE 6.1

DEPOSITS AND CREDIT OF ALL SCHEDULED COMMERCIAL BANKS IN THE STATE

(₹ Crore)

Year	Position as on last Friday of June of the year						Total deposits	Total credit
	Rural		Semi-Urban		Urban/Metropolitan			
	Deposits	Credit	Deposits	Credit	Deposits	Credit		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1971	NA	NA	NA	NA	NA	NA	1,460	1,291 [†]
1981	309	226	714	384	6,568	5,321	7,590	5,931
1991	1,701	1,357	2,347	1,354	36,181	26,936	40,230	29,647
2001	6,769	5,029	10,034	4,138	1,59,199	1,34,340	1,76,001	1,43,507
2011	29,231	22,703	49,174	27,604	13,25,550	11,25,780	14,03,955	11,76,087
2014 [#]	48,115	39,009	85,322	51,510	19,19,090	17,22,604	20,52,527	18,13,123
2015 [#]	56,214	44,578	95,688	60,479	19,81,815	18,71,000	21,33,718	19,76,057
2016 [#]	61,824	52,817	1,02,026	67,660	20,13,746	21,14,827	21,77,596	22,35,304
2017 [#]	63,597	46,740	1,28,123	77,920	19,71,935	21,74,919	21,63,654	22,99,580
2018 [#]	70,104	49,384	1,39,312	84,875	19,55,325	21,96,322	22,89,301	24,04,766
2019 [#]	77,276	52,242	1,56,900	92,205	23,15,767	25,70,362	25,49,943	27,14,809
2020 [#]	91,709	53,929	1,83,780	96,459	24,79,479	26,75,833	27,54,968	28,26,220
2021 [#]	99,062	62,293	1,96,551	1,11,408	27,57,841	27,22,041	30,53,454	28,95,742
2022 [#]	1,03,680	66,559	2,08,397	1,25,385	31,88,902	29,90,962	35,00,979	31,82,906
2023 [#]	1,13,069	76,848	2,22,822	1,46,150	35,87,016	36,44,356	39,22,908	38,67,354

Year	Per Capita deposit (₹)	Per Capita Credit (₹)	No. of banking offices			Number of banking offices per lakh population
			Rural and Semi- Urban	Urban / Metropolitan	Total	
(1)	(10)	(11)	(12)	(13)	(14)	(15)
1971	290	256	NA	NA	1,471	2.9
1981	1,204	940	NA	NA	3,627	5.8
1991	5,344	3,580	3,353	2,238	5,591	7.4
2001	18,106	14,763	3,380	2,914	6,294	6.5
2011	1,24,048	1,03,911	3,902	4,613	8,515	7.5
2014 [#]	1,75,147	1,54,718	5,162	5,478	10,640	9.1
2015 [#]	1,81,988	1,68,541	5,555	5,729	11,284	9.6
2016 [#]	1,81,383	1,86,190	5,753	6,036	11,789	9.8
2017 [#]	1,78,101	1,89,289	5,822	6,369	12,191	10.0
2018 [#]	1,86,223	1,95,619	5,908	6,409	12,317	10.0
2019 [#]	2,07,425	2,20,836	5,995	6,506	12,501	10.2
2020 [#]	2,23,439	2,29,213	6,264	6,850	13,114	10.6
2021 [#]	2,45,381	2,32,707	6,332	6,828	13,160	10.6
2022 [#]	2,78,980	2,53,634	6,341	6,879	13,220	10.5
2023 [#]	3,10,195	3,05,802	6,441	7,151	13,592	10.7

[†] Data relate to the second Friday of June 1971# As on 31st March

NA Not Available

Note - Details may not add up to due to rounding.

Source - Reserve Bank of India

ANNEXURE 6.2

DISTRICTWISE ANNUAL CREDIT PLAN (2023-24)

(₹ Crore)

Sr. No.	District	Priority Sector					NPS	Total Plan
		Agriculture & allied activities		NFS	OPS	Total		
		Total credit	Of which, crop loan					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Mumbai City	20,000	100	1,75,000	45,000	2,40,000	20,59,651	22,99,651
2	Mumbai Suburban	9,500	1,850	71,500	35,500	1,16,500	3,16,000	4,32,500
3	Thane	3,149	450	16,960	4,500	24,610	64,500	89,109
4	Palghar	850	350	2,000	1,300	4,150	5,000	9,150
5	Raigad	1,300	450	2,750	1,600	5,650	20,000	25,650
6	Ratnagiri	2,150	851	1,225	398	3,773	1,456	5,229
7	Sindhudurg	1,100	600	880	370	2,350	1,750	4,100
8	Nashik	8,899	2,002	6,100	2,900	17,900	14,000	31,900
9	Dhule	2,000	375	1,400	860	4,260	1,740	6,000
10	Nandurbar	1,441	4,199	297	320	2,057	800	2,857
11	Jalgaon	7,061	1,800	2,614	1,333	11,008	4,786	15,794
12	Ahmednagar	12,153	8,653	3,548	1,514	17,215	2,240	19,455
13	Pune	15,500	5,500	32,000	9,500	57,000	1,70,315	2,27,315
14	Satara	5,700	3,600	2,200	2,100	10,000	5,500	15,500
15	Sangli	5,480	3,100	1,900	586	7,966	3,000	10,966
16	Solapur	7,500	4,500	2,400	900	10,800	5,000	15,800
17	Kolhapur	6,250	2,800	5,345	1,475	13,070	8,530	21,600
18	Chhatrapati Sambhajanagar	5,900	1,350	5,635	1,048	12,583	11,701	24,284
19	Jalna	2,700	3,850	1,100	300	4,100	1,500	5,600
20	Parbhani	3,655	2,129	854	381	4,890	1,350	6,240
21	Hingoli	2,115	3,015	395	277	2,788	430	3,218
22	Beed	3,500	2,400	1,529	718	5,747	1,800	7,547
23	Nanded	3,650	900	1,650	900	6,200	2,450	8,650
24	Dharashiv	2,685	1,250	350	307	3,343	1,125	4,468
25	Latur	4,700	100	2,561	657	7,918	3,000	10,918
26	Buldhana	3,900	850	1,100	595	5,595	1,500	7,095
27	Akola	2,700	1,500	1,300	585	4,585	900	5,485
28	Washim	2,160	1,560	362	335	2,857	800	3,657
29	Amravati	3,400	2,000	1,850	980	6,230	1,200	7,430
30	Yavatmal	3,600	2,400	1,165	760	5,525	1,500	7,025
31	Wardha	2,300	1,300	850	380	3,530	535	4,065
32	Nagpur	6,350	2,450	10,000	1,300	17,650	23,000	40,649
33	Bhandara	1,150	2,400	450	350	1,950	425	2,375
34	Gondia	1,190	1,385	796	300	2,286	416	2,702
35	Chandrapur	2,165	2,200	1,450	525	4,140	800	4,940
36	Gadchiroli	625	750	400	150	1,175	500	1,675
Maharashtra State		1,68,481	74,969	3,61,916	1,21,004	6,51,401	27,39,200	33,90,601

Note - Details may not add up to due to rounding.

NFS - Non-Farm Sector,

OPS - Other Priority Sector,

NPS - Non-Priority Sector

Source - SLBC, Maharashtra State

ANNEXURE 6.3

DISTRICTWISE DETAILS OF *PRADHAN MANTRI JAN DHAN YOJANA*(As on 31st March., 2024)

Sr. No.	District	Total Accounts Opened	No. of RuPay Cards Issued	No. of Zero Balance Accounts	Total Deposit in Accounts (₹ Crore)
(1)	(2)	(3)	(4)	(5)	(6)
1	Mumbai	5,75,839	4,80,570	64,424	290
2	Mumbai Suburban	9,33,412	7,47,281	1,29,351	423
3	Thane	14,49,275	10,74,342	2,08,225	598
4	Palghar	8,91,668	5,81,314	54,916	405
5	Raigad	6,16,516	4,07,231	63,883	330
6	Ratnagiri	3,66,885	2,21,920	31,917	211
7	Sindhudurg	1,88,758	1,27,953	13,480	118
8	Nashik	21,75,164	13,75,544	1,51,649	1,066
9	Dhule	7,93,401	5,51,011	86,279	220
10	Nandurbar	7,26,253	5,35,606	61,687	186
11	Jalgaon	14,70,764	10,36,719	98,389	500
12	Ahmednagar	15,69,746	11,33,114	1,02,045	708
13	Pune	18,62,191	12,39,479	1,86,710	1,124
14	Satara	8,19,039	5,30,968	66,061	313
15	Sangli	8,73,517	6,13,694	1,31,748	295
16	Solapur	16,15,632	12,27,332	1,25,154	714
17	Kolhapur	13,75,557	9,81,916	1,40,038	516
18	Chhatapati Sambhajinagar	14,63,857	9,30,384	1,43,013	587
19	Jalna	8,15,136	4,72,228	61,534	266
20	Parbhani	8,68,445	5,31,897	88,857	273
21	Hingoli	6,17,214	3,93,613	60,700	179
22	Beed	12,30,688	8,12,462	1,09,499	651
23	Nanded	14,53,164	9,98,571	1,55,533	492
24	Dharashiv	7,15,236	4,62,370	70,965	446
25	Latur	9,06,703	6,34,823	88,651	347
26	Buldhana	8,99,849	6,69,943	38,903	249
27	Akola	5,95,717	3,86,472	35,863	189
28	Washim	4,06,676	2,91,020	18,653	107
29	Amravati	8,64,460	5,85,270	58,273	332
30	Yavatmal	11,48,900	8,08,429	77,119	303
31	Wardha	3,55,402	2,67,557	21,534	192
32	Nagpur	13,13,122	10,15,227	93,894	710
33	Bhandara	4,84,739	3,66,858	21,947	280
34	Gondia	6,43,917	4,31,545	34,066	323
35	Chandrapur	6,72,629	4,72,854	33,407	350
36	Gadchiroli	3,21,744	2,30,983	11,804	182
Maharashtra State		3,40,81,215	2,36,28,500	29,40,171	14,475

Source - Convener, State Level Bankers Committee, Bank of Maharashtra