

## **CHAPTER IV**

### **Profile of Marathwada region, Opportunities and challenges before Foreign Direct Investment**

#### **Introduction:**

The chapter fourth highlights on the profile of Marathwada region with basic opportunities and challenges with basic infrastructure facilities with all details of demographic and geographic information of the region. The chapter gives the district wise socio-economic development of Marathwada region like classification of main and marginal worker, progress of small saving programme, life insurance business, employment in different sector, the chapter also highlights the investment and employment in approved SEZ in Maharashtra state, status of co-operative industrial estates, MIDC at a glance, the chapter also gives the details of the financial service in Marathwada region like the banking service and also the mutual fund industry at glance in Marathwada region.

Marathwada is a region of Maharashtra state, which corresponds to Maharashtra's Aurangabad Division. The term Marathwada is derived from the word Bara-hatti-vada (Bar-hat-vada) meaning country of Dhangars. Marathwada was a part of the former Hyderabad state of India until November 1, 1956, when it was transferred to Bombay state, which in 1960 was divided into Maharashtra and Gujarat. India became Independent on 15th August, 1947 but Marathwada joined independent India on 17th September 1948. On this day, the Indian Army liberated the

Hyderabad state from Nizam's rule in a military operation referred as Operation Polo, also popularly known as Police Action.

Marathwada is a home to significant Hindu, Buddhist, Jain, Sikh and Muslim monuments Like Ajanta, Ellora, Shaktipeeths like Mahur and Ambajogai and Jyotirlingas like Ghrishneshwar (Verul), Nagnath (aundha) and Vaijanath (Parli);The Samadhi of Guru Govind Singh the Tenth Guru of Sikh community at Sachkhand Nanded and is called the land of saints like Dnyaneshwar (Apegaon Tq Paithan Dist Aurangabad), Nivruttinath ( Apegaon Tq Paithan Dist Aurangabad), Sopandev (Apegaon Tq Paithan Dist Aurangabad), Muktabai (Apegaon Tq Paithan Dist Aurangabad), Eknath (Paithan Dist Aurangabad), Samarth Ramdas (Jamb Samarth Dist Jalna) , Namdev ( Narsi Dist Beed).

The boundaries of Maharashtra's Aurangabad division correspond to the Marathwada region. Aurangabad District at a glance. The capital of Aurangabad Division is the city of Aurangabad, located in Marathwada's northwest.

#### **4.1 Population at a Glance in Marathwada region.**

**Table No: - 1.1**

##### **Population at a glance in Marathwada Region**

<b>Year</b>	<b>Total Population</b>	<b>Decade Variation</b>	<b>Percentage Decade Variations</b>
1901	32,16,376	--	--
1911	38,97,344	+6,80,968	+21.17
1921	35,06,179	-3,91,165	-10.04
1931	41,59,749	+6,53,570	+18.64
1941	46,11,181	+4,51,432	+10.85
1951	51,09,886	+4,98,705	+10.82

1961	62,97,373	+11,87,487	+23.24
1971	80,58,347	+17,60,974	+27.96
1981	97,43,782	+16,85,435	+27.29
1991	1,28,00,653	+30,56,871	+31.37
2001	1,55,89,223	+27,88,570	+17.88

**Source:** - Director of census operation, Maharashtra census of India-1991, series-14, Maharashtra part XII- A & B, District Census Hand Book

The above table 1.1 shows the population of Marathwada region since 1901. The population of the Marathwada Region has increased in last 'two-three decades. The continuous increase in population, after 1951, can be ascribed to various factors:

- a. The development of the districts as a divisional and sub-divisional headquarters of the Marathwada Region in different districts led to establishment of various offices.
- b. Establishment of Dr. Babasaheb Ambedkar Marathwada University, Swami Ramanand Teerth Marathwada University, Agricultural University, the H.S.C. Aurangabad Division, L. I. C. of India Aurangabad Divisional Office, State Bank of India Regional office and almost all other establishments having their sub-centres either at Nanded, Latur or Osmanabad, other than division place at Aurangabad, led to significant growth in educational facilities, student- population and business community.
- c. The expansion of heavy and ancillary industrial activities in the districts resulted in the growth of population of workers.

With the growth of population in different sector, the demand for the investment management services has also been increased. This has

provided a good business opportunity of public sector finance companies like SBI, LIC and others to meet the required demand of financial services of traditional investment like life insurance and fixed deposit

Despite recent industrial developments, the region remains the most backward region of Maharashtra. Human Development Index (HDI) using the United Nations Development Programme (UNDP) methodology for the year 2000 highlights the backwardness of the districts of Marathwada. None of the Marathwada districts are in the list of above-the-State's average attainment. It accounts for 16.84% of the state's population and is home to nearly 30% of the state's Below Poverty Line families. Its per capita GDP is Rs 10,373 -- a good 40 per cent below the state's per capita GDP of Rs 17,029 -- and contributes just 8% of the state's industrial output. Its literacy rate is the lowest in the state (51.23%, Census 2001). All eight districts figure in the list of the 100 poorest districts in the country. Marathwada is perhaps, the most neglected region of Maharashtra because it lacks natural resources and is prone to drought. Nearly 32% of its 64,818 sq km area comes under the rain shadow region. Annual average rainfall is 750mm and drought is a permanent feature. Irrigation water, in real terms reaches not more than 50,000 acres of cultivable land. Getting supply of drinking water twice a week is a luxury. The picture becomes slightly better owing to a good monsoon. About 98% of agriculture is dry land farming and cotton is the major crop. But the inherent susceptibility of cotton crop to pest and the vagaries of nature make its cultivation a risky affair, resulting in many a farmer falling prey to debt. Suicide

among farmers is on the rise. In recent developments the industrial growth is much faster like the SKODA cars, AUDI cars are being manufactured at Aurangabad, the capital of Marathwada, also Hindalco, Parley, Siemens, Radico, etc big companies have started their major projects. Videocon and Sterlite are already in production of TVs, AC Units, Refrigerators, Washing Machines, etc by Videocon and Fibre optic cables from Sterlite. All these products are being exported all over the world.

MIDC and the following agencies are making valuable contribution to this region by playing a vital role in its development of Marathwada:

- 1) Maharashtra Industries Development corporation (MIDC)
- 2) State industries and Investment corporation (SICOM)
- 3) Maharashtra state financial corporation (MSEFC)
- 4) Maharashtra small scale industries Development Corporation.
- 5) Maharashtra state Electricity Board (MSEB)
- 6) Maharashtra Development corporation (MPC)
- 7) Maharashtra center for Entrepreneurship Development (MCED)
- 8) Bank

## **4.2 Economic and Industrial Background of Marathwada Region**

The Maharashtra State is administratively divided into six divisions viz. Kokan, Nasik, Pune, Amrawati, Nagpur and Aurangabad. The Aurangabad Division is known as the Marathwada Region. The Marathwada Region was formerly a part Of the Hyderabad State. The Marathwada Region forms the central portion of the

Maharashtra State with Aurangabad city being located almost in the center of the state. In Aurangabad city, there is a confluence of North and South. The Marathwada is a land of saints, nursery of culture and seat of empires in a way goes to epitomize the course of Indian History. The achievements of this region in the fields of art, culture and spiritual activities are very great. The world renowned caves of Ajanta and Ellora are still with us speaking about ancient glory.

The religious concepts among the people of this region are uncongenial to the entrepreneurship development of the region. Agriculture is the main occupation of the people of Marathwada. This region does not have any industrial background as compared to other developed region. It is an industrially backward region. The main cause of backwardness is absence of entrepreneurial class and lack of entrepreneurial abilities.

### **4.3 Industry and Commerce**

The opening of the Hyderabad Godavari Railway in 1900 stimulated trading activities in the State. The State used to Import yarns, salt, chemicals, manufactures of iron and steel, petrol, sugar, automobiles, brass, rubber, etc. The state used to import cotton, oilseeds, food-grains, shabad stones, the State used to levy Import and export duties till the year 1920, there was no separate department of industry Revenue department of Nizam was considered as department of industry till the year 1948, industrial Sector was only nominal in the economy of the Hyderabad State. The main export from the state was only agricultural raw material.

#### **4.4 Agriculture:**

In the period of the Nizam, agriculture was the main Occupation of people of Marathwada. The soil and climatic conditions of the region were favorable for development but the backward traditional agricultural practices and lack of irrigation facilities resulted in low productivity. The land failed to produce any surplus, which in turn prevented any economic activity. There was no industrialisation because of traditional agricultural practices and lack of moderate entrepreneurial class. The people from the region, therefore, had little or no industrial background as compared to other developed region. At present, agriculture is the main occupation of the people of Marathwada. But irrigation covers only one tenth of the net sown area of the Nizam region.

The rainfall is inadequate. Nearly two fifth of the land remains under the drought prone zones. Agriculture in Marathwada means chiefly cultivation of crops which are less water intensive like Bajra and Jowar. Cultivation of cash crops like cotton, sugarcane and oil seed is restricted.

#### **4.5 Levels of Urbanization**

The growth of entrepreneurship naturally is co-related to the level of urbanization and vis-a-vis. Industrialisation, modernisation and urbanisation go hand in hand and complimentary to each other. It will be better if a level of urbanisation in Marathwada is reviewed.

The Marathwada region lags behind in level of urbanization as compared to Maharashtra and India. According to Census of

2001, the percentage of urban population of India is 27.82%, whereas of Maharashtra this percentage is 42.20% and comparatively of Marathwada, it is only 22.60%, which is quite low. Agriculture is the mainstay of the region. As much as three fourth of the total geographical area is under plough and provides work to almost four-fifth of labour force. Irrigation hardly covers one-tenth of the net sown area of the region. Rainfall is also inadequate. Nearly two-fifth of the land and population remains under the drought prone zones.

#### **4.6 Education at a Glance**

Education accentuates development. Technical education plays a key role in the industrial development of a region. It also directly influences social environment and attitude of people. Even today 35% of its population is illiterate According to Census of 2001, the total literacy rate of the region accounted 68.95% of the population.

#### **4.7 Socio-Economic Aspects of Marathwada Region**

Economic progress of the Marathwada Region developed slowly and steadily over the years. Development culture is a long process, which cannot be destroyed or created at once. In this context, Oscar Levis has developed a concept namely “Culture of poverty”. According to him, it is more difficult to remove poverty itself.

Culture of poverty indicates feeling of inferiority, lack of capacity to take bold decisions and lack of planning for the future. The culture of the Marathwada Region was so nurtured that it could not give weightage to the modern values like equality and freedom, which is



the main cause of backwardness of the region. It never provided congenial atmosphere for modernity and rational thought. Therefore, it lagged behind as compared to rest of Maharashtra, which remained relatively more progressive in cultural, Educational, political, industrial fields.

On almost all the fronts such as, illiteracy, lack of skills, deficient knowledge, immobility and indifferent attitude, underdeveloped resources, low standard of living with a dominant agriculture Sector with little industrialization, Marathwada remained backward region.

#### **4.8 Industrial Scenario of Marathwada Region**

After 1948 State was brought into the fold of an all India economy and released new economic forces which demanded attention. It integrated Hyderabad finances with those of the Union Government which geared the financial resources with a different motive altogether.

After 1949, the Government discontinued the old practices to support the industries, i.e. directly contributing to the share capital of the industrial concerns and decided to advance loans to deserving companies on suitable securities. Raising finance through Industrial Trust Fund under the old system was replaced by establishing the State Finance Corporation.

As regards to cottage and small-scale industries, the Government decided to rehabilitate the handloom weaving industry and accepted in principle that common utilisation in cottage

industries deserve equal attention as in the case of artistic crafts. As regards handloom weaving a partial reservation of the market gave some relief to the handloom weavers.

The household industrial sector continued to be neglected even in the new set up according to 1961 Census 86.5% workers in the household industry were craftsmen and engaged in carpentry, leather works, tailoring, weaving and related work, blacksmithy, Pidsmithy, knitting, etc. This sector continued with low skill level and traditional techniques of production and somehow managed to survive under adverse conditions.

The industrial backwardness of the region can be explained by the presence of poor infrastructural facilities. By the end of 1960 the region had only 0.05 Km road length per one Sq.Km. of area. The total road length in Marathwada was 50604.29 Kms in 2001. That comes to about 784.25 Kms. per thousand Sq.Kms.

The banking facilities were scanty and much below the need of the region. On 1<sup>st</sup> May 1960, the Maharashtra State was established, which established the 'Maharashtra Industrial Development Corporation' (MIDC) on 1<sup>st</sup> August 1962 for the dispersal of industries and promotion of regulated balanced industrial development of the State. The Director of Industries was the only Government organization to promote and regulate industrial activity in Marathwada region until 1962. In 1962, the Government setup several autonomous corporations 'for balanced Industrial development like MSSIDC, SICOM, MSFC, MDC, MCED and Banks. The Government of Maharashtra established four regional

corporations for industrial and entrepreneurial development in Kokan, Western Maharashtra, Vidarbha and Marathwada. The responsibility of these corporations was to promote entrepreneurship and to exploit local resources. The Marathwada Development Corporation was established in 1968.

#### 4.8.1 Industrial Development of Marathwada Region in the Twenty-first Century

**Table No: - 1.2**

**District-wise Industrial Progress of the Marathwada Region up to 31-3-2004**

District	Small Scale Industries			Small and Medium (IEM) Scale Industries				
	No. of units permanent	Investment (in lakhs) Rs.	Employment	Existing No. of Units	Proposed units	Total Units	Investment (in Crores) Rs.	Employment
Aurangabad	2352	20884.24	18798	304	395	699	2125.00	37060
Jalna	585	2992.00	24841	19	35	54	164.57	2769
Parbhani	598	6284.00	2826	05	50	55	98.23	1664
Hingoli	159	1384.00	815	04	07	11	114.15	2026
Nanded	1036	2120.25	2371	19	74	93	291.81	4085
Latur	1362	7249.69	8560	17	76	93	388.83	5022
Beed	1143	637.53	12774	14	92	106	52.00	4975
Osmanabad	651	3031.94	2903	24	86	110	378.50	4608
Total	7886	44583.65	73888	406	815	1221	3613.09	62209

**Source:-**Joint Director of Industries, the Aurangabad region, Aurangabad. Note of Industrial Development of the Marathwada region 2004 Page: 12-13.

The above table 1.2 shows the District-wise Industrial Progress of the Marathwada Region, as we can see from the above table expect Aurangabad and few other district have no of permanent unit above 1,000 with the highest being Aurangabad in the table with 2352

number of permanent unit which are providing employment of 18798 in number to the region with least number of unit in Hingoli district 159.

The corporations and agencies are providing assistance to the entrepreneurs in terms of infrastructural facilities, financial assistance, incentives under Package Scheme of Incentives, training and motivation for setting up of new units, marketing of the products and distribution of raw materials and power supply to the industrial units. The various policy initiatives for accelerating industrial growth are as follows:

1. Industrial Policy of Maharashtra 2001.
2. Bio-technology Policy of Maharashtra 2001.
3. Policy on Special Economic Zones 2001.
4. Grape Processing policy 2001.
5. The Package Scheme of Incentives 2001.
6. IT and ITE Policy 2003.

The industrial policy of the Maharashtra State is liberal and has the potential to accelerate industrial development of the backward areas. The aim of the State Industrial Policy is:

1. To decentralise the industrialisation giving more thrust on the industrial development of the backward areas and thereby creating employment opportunities in those areas in order to check the migration of rural unemployed youth to metropolis;

2. To delegate powers from state level to district level, so that the entrepreneurs need not to run from pillar to post and to provide all types of assistance at the district level, taking district as a unit of development.

3. To simplify the procedures for providing assistance to the entrepreneurs. As per the policy of simplification, the provisional and permanent SSI registrations are now issued across the table and the recommendations of raw materials are issued by District Industries Centre on the same day without visits of field staff. N.A. permission was supposed to be the barriers in the speedy implementation of the project. Now as per the new industrial policy, N.A. permission of land for industrial use, up to the limit of 10 hectares, is not required.

The implementation of the prestigious schemes such as PSI scheme and revised Seed Money Scheme has been entrusted with D.I.Cs. Almost all the powers of Industries Department and Directorate of Industries have been now delegated to D.I.Cs. Similar drive for delegation of powers at field level and simplification of procedures has also been taken by other Government agencies related to industrial development. It is hoped that all those measures taken up by the Government will definitely boost the industrial development of the Marathwada Region.

For faster and accelerated industrial growth, the State Government has decided to create excellent infrastructure facilities by developing five-star industrial estates at nine different locations in the State. Two such industrial estates are developed at Shendra

(near Aurangabad) and Kushnur (near Nanded) in this region. These estates are relatively large sized areas depending on the needs and potential of the region. Irrigation Department are earmarking necessary water for these estates from appropriate sources. Private sector participation is most welcomed in developing these estates. Generally, large acreage will be offered on competitive bidding so that the private sector can associate with its development.

Private sector participation will be sought for upgrading communication links of such areas with the nearest urban center. The Government will come out with detailed modalities in this matter. Service centers, footpaths, good water, integrated effluent collection, treatment and disposal system, adequate and quality power, telephone connection on demand and wherever possible, air-link to a city like Mumbai through private initiatives are some of its key feature. A noteworthy feature of these industrial estates will be the facility for waste water treatment and use of waste water by recycling. On the social infrastructure side, it will include provision of industrial housing, sites for colleges, hospitals, IITs, clubs and resorts, commercial complexes, so that a Self-sustainable urban nucleus could be easily established near such an industrial hub. It is also proposed to implement the concept of Single Window System in these industrial areas. In each of the above industrial estates, a suitable administrative nucleus could be established where officers from different disciplines vested with necessary powers, would remain physically Present and give time bound clearances to such projects. These Would include officers from Industries Department, MSEB, Sales Tax, Factory Inspector, Labour Department, Pollution

Control Board, etc from the Industries Department vested with appropriate administrative powers and posted in such complexes to discharge this work effectively.

To accelerate the industrial development of the backward region, State Government has declared incentives like capital subsidy and refund of octroi, refund of electricity duty and financial assistance for conducting feasibility studies under the Package Scheme of incentives-2001. The whole of the Marathwada Region except Aurangabad city (D) is covered under D+ zones where maximum incentives are available under the scheme. Similarly, the State Govt. has exempted the industries from paying stamp duty on the Instruments executed for starting a new industry in the Marathwada Region.

If we look at the industrial status of the region, it is seen that in the Marathwada Region as on 31.3.2004, there are 7886 permanent SSI units registered with Directorate of Industries with capital investment of Rs. 44,583.65 lakhs and employment generation of 62,349. Similarly, there are 402 large and medium scale industries. In the region, 823 proposed large and medium scale units have obtained Industrial Entrepreneurs Memorandums (IEM) and they are likely to start their activities in the near future.

A district has been the unit of administration and development, it would be appropriate to take district-wise review of the present financial status and prospects for future industrial development.

#### **4.9 Information Technology in Marathwada region**

Many IT companies have already been established, with more waiting to establish a presence, probably due to the city's large urban and cosmopolitan population and its proximity to Mumbai, Pune and Hyderabad.

#### **4.10 District-wise Socio-Economic development of Marathwada region.**

##### **4.10.1 Aurangabad District at a Glance**

Paithan in Aurangabad district is famous for the last 200 years for paithani Saris, unlike Aurangabad, which is famous for Himroo and Mushroo textiles, shawls and Bidri works. Few decades ago industrial activity in the district was confined to these crafts only. But today Aurangabad city is one of the industrially developed centers of the State. In Aurangabad district, as on 31.3.2004, there are 2352 permanent SSI units with capital investment of Rs. 20,884.24 lakhs and employment generation of 18,798. Similarly, there are about 304 large and medium scale industries located in the district with capital investment of Rs. 2125 crores and employment generation of 37060. Similarly, 395 proposed large scale and medium scale units have obtained IEM. Due to the efforts of the State Govt. mega projects of Skoda, Bajaj Auto and Videocon groups have prominent presence. The major manufacturing industries in the district includes chemical, electronics, instrumentation, breweries, automobiles, machine tools, paper and paper products, transport equipments, food and food processing, rubber and plastics, etc. Several large corporate business groups



both Indian and foreign have started up their Operations in Aurangabad They include Colgate, Crompton & greaves, Wockhardt, RMT, Ceat Tyres, Rallies India, Johnson & Johnson, etc Most of these industrial units are located in 4 industrial areas developed by MIDC These are Aurangabad City, Chikalthana, Waluj and Shendra with 34,719 and 1578 hectares areas respectively At present, almost all the plots in MIDC areas of Aurangabad and Chikalthana have been allotted However, in Waluj MIDC area, still there 102 plots ranging with area from 500 to 10,000 sq. mtrs are ready for allotment.

Aurangabad city is the most promising and ideal center for industrial growth in the Marathwada Region and therefore, offers good scope/opportunities for almost all type of industrial activities. The city possesses development potential for specific industries like tourism, poultry, processing of food, fruit and vegetables, breweries, industrial and scientific instruments, paper and paper products, packaging pharmaceuticals, electronics, automobiles, etc.

The special efforts of MIDC for augmentation of Industries growth are:

- Setting up Software Technology Park of India (STPI) achieving mark of Rs. 50 crores worth Software export.
- Agro & Food Processing Zone by reserving 20 hectares in MIDC Shendra.
- Floriculture development zone in Paithan by reserving 32 hectares in MIDC, Paithan.

- Bio Technology Park, Addl. MIDC Area, Jalna reserving 50.53 hectores and MIDC Shendra,(Aurangabad) reserving 125 hectores.

Aurangabad is most sought after destination for industrial development due to the following reasons.

1. It has the historical and tourist attraction and it is well connected with Air by Jet Airways (morning and evening services) and Indian Airlines (evening service).

2. It has the excellent transportation and communication facilities. Aurangabad is at a distance of 400 Kms from Mumbai. It is connected to Mumbai by broad-gauge. State Transport Corporation and private transporters also operate bus services from Aurangabad to the important cities of the State. There are five telephone exchanges in the city most of which are electronically operated. Telephone connections are easily available on demand. Internet and Mobile phone facilities have also been started in Aurangabad. The private service providers like Reliance, Airtel, Tata Telecom and Vodaphone have developed their clientele.

3. For the industrial development of the region, support of technical manpower is very essential. The city has number of technical institutions which can fulfill the need of technical manpower required by industries. There are seven engineering colleges and three polytechnics which run the courses in the discipline of mechanical engineering, electrical engineering, civil engineering, chemical engineering, electronics, instrumentation, computer engineering, etc. There are twenty management institutions which

provide managerial staff for running the industries and enterprises. Moreover, there are two prestigious institutes in Aurangabad viz, the Indo German Tool Room (IGTR) and Centre for Electronics and Designing Technology (CEDT). The IGTR is set up by the Govt. of Maharashtra and Govt. of India in collaboration with the Federal Republic of Germany. It runs diploma courses to fulfill the need of skilled manpower of the industries engaged in the design and manufacture of tools. It is dedicated to the human resource development in the area of modern technology and the training is also imparted in the area of tool-making, tool designing, jigs and fixtures of international standards. Short term, long term and tailor made courses are conducted as per the requirement of engineering and plastic industries. Similarly, manufacture of tools, dies, moulds, jigs and fixtures is also undertaken to cater the need of high tech industries. CEDT is established jointly by Govt. of India, Govt. of Maharashtra and Dr. Babasaheb Ambedkar Marathwada University to impart the training in the field of electronics and to design and develop electronic products and technology. It is one of the important centers of excellence in the field of agro electronics and medical electronics. Informal and formal courses in electronics design and technology are imparted in the institute to cater the need of highly skilled personnel required by the electronics industry. The diploma and M-Tech courses are conducted by this institute.

#### **4. Medical Facilities:**

There are two Medical Colleges in Aurangabad well equipped with all medical facilities. They cater the need of not only

Aurangahad city but also the whole of the Marathwada Region and neighbouring districts like Buldana, Jalgaon, Dhule and Ahmednagar. In addition to this, there are Hospitals, namely- Kamalnayan Bajaj Hospital, Seth Nandlal Dhoot Hospital, Apex Hospital, MGM Hospital, Sahara Hospital, Aurangabad critical Hospital etc. and many other hospitals well equipped with state of the art technologies, modern facilities to provide the health services. There are two Dental Colleges, one each in Govt. sector and private sector and two colleges of Ayurvedic and Homeopathic.

## **5. Hotels –**

Ajanta & Ellora caves being in proximity to Aurangabad, tourism industry has already been developed considerably in Aurangabad. To support tourism industry, well furnished hotels like Hotel Taj Residency, Hotel Rama International, Hotel Ajanta Ambassador, Hotel President Park, and Hotel Meadows provide better services to the tourists and industrialists.

## **6. Recreational & Cultural Facilities:**

Aurangabad city is having long heritage of cultural activities. There is a Govt. Cultural Hall and Dr. Babasaheb Ambedkar Marathwada University is having a separate department of Drama and Cultural Affairs. Aurangabad Sports Club has been recently started which has the facilities of swimming tank, entertainment, sports, auditorium, well equipped conference hall, etc.

## **7. Residential Township:**

CIDCO is the premier institution of Govt. of Maharashtra which looks after the development of residential township in the State. CIDCO has already established the well developed city known as New Aurangabad adjacent to the Chikaithana MIDC Area. Moreover, the CIDCO has taken up ambitious programmes of developing the new township known as Waluj Mahanagar which is very much in the vicinity of Waluj MIDC Area. CIDCO has developed approximately 935 hectores area out of 1011.96 hectores.

## **8. Financial & Banking Services:**

The Term Loan needs of the industries are fulfilled by SICOM and MSFC, the State level organisations. In addition to these, financial institutions, nationalised banks and scheduled commercial banks also provide the facilities of term loan and working capital to the industries. The leading nationalized banks like State Bank of India, State Bank of Hyderabad, Central Bank of India and Bank of Maharashtra have their regional offices in Aurangabad. There are about 75 branches of the nationalized banks and commercial banks in the city which cater the financial needs of the industries. The Branch office of SIDBI at Aurangabad covers all the eight districts of this region.

**Table No: - 1.3**

**Classification of Main and Marginal worker according to nature of work in the Aurangabad District as on 31<sup>st</sup> Dec 2007**

Sr. No	Field of the worker	Total	Rural	Urban
<b>Main worker's</b>				
1	Farmer	441125	433813	7312
2	Farm Labour	289765	279467	10298
3	Household, Repair, Production	20310	14646	5664
4	Other Worker's	425657	134775	290882
5	Total of Main Worker	1176857	862701	314156
<b>Marginal worker's</b>				
6	Farmer	N.A	N.A	N.A
7	Farm Labour	N.A	N.A	N.A
8	Household, Repair, Production	N.A	N.A	N.A
9	Other Worker's	31769	15962	15807
10	Total of Marginal Worker	151326	131667	19659
<b>Classification of Worker's</b>				
11	Total Worker	1328813	994368	333815
12	% of workers to total Population	45.84	54.94	30.70
13	Total No of Non-Working People	1568200	815495	753335
14	% of Non-Working people to total population	54.13	45.15	69.29
15	Total Population of District	2897013	1809863	1087150

**Source:** - District Socio-Economic Review of Aurangabad 2007-2008 Page 10

**Note:** - N.A:- Data not available

The Above table 1.3 shows the main and marginal workers of Aurangabad district. The district has a population of 28, 97,013 out of which 1,32,8813 are working people i.e 45.84 % of the total population of the district. There are 11, 76,857 main worker in the district and 1, 51,326 marginal workers. Out of the 11, 76,857 main worker 8, 62,701 belong to rural area whereas 3, 14,156 belong to urban area. There are 1,31, 667 marginal rural workers in Aurangabad district and 19,659 urban workers out of the total 1,51,326 marginal workers. The non- working population of the district is 15, 68,200 (54.13 %) out of which 8, 15,495 belong to rural area and 7,53,335 belong to urban area.

**Table No: - 1.4**  
**Progress of Small Savings Programme in Aurangabad District**  
**as on 31<sup>st</sup> Dec 2007. (Rs. In lakhs)**

Sr. No	Name of the Scheme	No of the Saving Accounts holder s at the end of 2007-08	Investment of the Depositor in the year 2006-2007		Investment of the Depositor in the year 2007-2008	
			Gross	Net	Gross	Net
1	Postal Saving Account	N.A	4167.87	179.85	5010.95	168.19
2	Recurring Deposit	21051	6130.80	3198.71	6469.14	2947.10
3	Term Deposit	N.A	783.51	192.19	624.79	146.55
4	Others					
4.1	State Bank	2879	4193.47	3441.97	2644	2067.18
4.2	Bank of Maharashtra	N.A	0.00	0.00	0.00	0.00
4.3	Post office Savings	N.A	658.74	563.32	908.83	827.63
4.4	Other Banks	N.A	0.00	0.00	0.00	0.00
5	National Saving Certificate	N.A	1679.29	366.67	1144.31	-183.55
6	Indra Vikas Patra	N.A	0.00	-8.81	0.00	-3.70
7	Kisan Vikas patra	N.A	1599.08	407.93	1080.34	115.64
8	Montly savings	11621	4353.35	3149.87	2899.15	652.44
9	National Saving Scheme 87	N.A	0.00	-41.30	0.00	-47.89
10	National Saving Scheme 92	N.A	0.00	-12.14	0.00	-19.21
11	Other Scheme	N.A	2030.86	2011.60	648.87	417.82
Districts Total		35551	25596.97	13449.86	21430.38	7088.20

**Source:** - District Socio-Economic Review of Aurangabad 2007-2008 Page 27

**Note:** - N.A:- Data not available

The above table 1.4 shows the small saving scheme in Aurangabad district, we can see from the above table that the total number of saving account holders of the district are 3551 with an net amount of Rs.7088.20 lakhs at the end of the Dec 2007. From the above table we can see that the people of the district are keener in investing in recurring deposit that holds an amount of Rs. 6469.14 lakhs. The savings of State Bank was Rs. 3441.97 lakhs with 2879 number of account holders at the end of Dec 2007 in the Aurangabad district.

**Table 1.5**  
**Life Insurance Corporation business at a Glance in the**  
**Aurangabad District as on 31<sup>st</sup> Dec 2007**

Sr. No	Particular	Unit	Details
1	Branches of Life Insurance Corporation in the District	No	7
2	Current Insurance Policy( for March 2008 ending)	No	589977
3	Matured Insurance Policy ( for March 2008 ending)	No	353532
4	<b>New Business (2007-2008)</b>		
4.1	Surrender Policy	No	298553
4.2	Insured Policy Amount	Rs. In Lakhs	256142
4.3	First premium amount	Rs. In Lakhs	25385
5	<b>No of the Life Insurance Agent</b>		
5.1	Total Number of Agent	No	9765
5.2	No of the Agent belonging to Rural Area	No	5428
5.3	No of women Insurance Agent	No	1487
5.4	No of rural women Agent	No	529

**Source:** - District Socio-Economic Review of Aurangabad 2007-2008 Page 28.

Table no 1.5 show the L.I.C business in the district the L.I.C is having 7 branches in the district, the total number of the insurance policy holders in the district are 5,89,977 in number which have an insured policy amount of Rs. 2,56,142 lakhs, there are 9765 agents of L.I.C in the district with 5428 belonging to rural area of the



Aurangabad district, and 4337 belong to urban area of the Aurangabad district.

#### **4.10.2 Jalna district at a Glance**

Jalna district was created on 1 May 1981 by the bifurcation of the former Aurangabad district. The District is famous for the cultivation and processing of seeds of international quality though the district still maintains to lead under this activity, in the last few years, there is a phenomenal rise in the number of steel re-rolling mills and the district is now recognized as the 'Steel City' of Marathwada. Presently, there are more than 25 steel re-rolling mills and steel plants in the district. The noteworthy feature is that almost all these units have been promoted by the entrepreneurs, in spite of the fact that there is a little encouragement for the activity from financial institutions, as the aforesaid activity being under their negative list. As on 31-3-2004, in the district there are 585 permanent SSI units with a capital investment of Rs. 2992 lakhs and employment generation of 24,841. Similarly, 19 large and medium scale units are functioning in the district with an employment generation of 2769. Moreover, 35 proposed large and medium scale units have obtained IEM and these units are expected to start their activities in the near future.

MIDC has developed two industrial estates i.e. Jalna and Jalna additional with areas of 50.58 and 158.10 hectares respectively almost all the plots in both of these areas have been allotted. has the proposal to develop additional 207 hectares of land adjacent to the existing area. There is a good demand for plots from prospective

entrepreneurs It would be possible for MIDC to start allotment of the plots in this area, if the problem of water supply is solved satisfactorily. Being in the proximity of the Aurangabad city, the district has a very good scope for the industrial development. However, scarcity of industrial water is the main constraint in the future industrial development of the district.

**Table 1.6**  
**Classification of main and marginal worker according to nature of work in the Jalna District as on 31<sup>st</sup> Dec 2007.**

Sr. No	Field of the worker	Total	Rural	Urban
<b>Main worker's</b>				
1	Farmer	292018	289746	2272
2	Farm Labour	179336	175727	3609
3	Household, Repair, Production	10129	7996	2133
4	Other Worker's	130515	59584	70931
5	Total of Main Worker	611998	533053	78945
<b>Marginal worker's</b>				
6	Farmer	25770	25645	125
7	Farm Labour	59966	58430	1536
8	Household, Repair, Production	4121	2594	1527
9	Other Worker's	15045	7552	7493
10	Total of Marginal Worker	104902	94221	10681
<b>Classification of Worker's</b>				
11	Total Worker	716900	62724	89626
12	% of workers to total Population	44.45	48.06	29.11
13	Total No of Non-Working People	896080	677841	218239
14	% of Non-Working people to total population	55.55	51.94	70.89
15	Total Population of District	1612980	1305115	307865

Source: - District Socio-Economic Review of Jalna 2007-2008 Page 9

Table No 1.6 shows the main and marginal workers in Jalna district, the district has a population of 16,12,980 out of which 7,16,900 are working people i.e 44.45 % to the total working population there are 896080 non-working people in the district, the total of Main workers is 6,11,998 and marginal workers is 1,04,902. out of the 6,11,998 main workers 5,33,053 belong to rural area of the Jalna district and 78,945 belong to urban area.

There are 94,221 number of the rural marginal workers in Jalna district and 10,681 number of marginal workers which belong to rural area out of the total number of 1,04,902 number of marginal workers in Jalna district.

**Table 1.7**  
**Progress of Small Savings Programme in the Jalna District as on 31<sup>st</sup> Dec 2007 (Rs. In lakhs)**

Sr. No	Name of the Scheme	No of the Saving Accounts holder s at the end of 2007-08	Investment of the Depositor in the year 2006-2007		Investment of the Depositor in the year 2007-2008	
			Gross	Net	Gross	Net
1	Postal Saving Account	22391	800.41	244.16	842.19	64.40
2	Recurring Deposit	107350	2260.87	1084.13	2111.04	91.62
3	Term Deposit	2631	148.18	41.57	94.63	-43.35
4	Others					
4.1	State Bank	1474	1137.29	769.97	689.43	310.35
4.2	Bank of Maharashtra	102	0.00	0.00	49.40	41.45
4.3	Post office Savings	938	88.15	84.97	134.59	128.43
4.4	Other Banks	0	0.00	0.00	0.00	0.00
5	National Saving Certificate	0	233.67	25.89	138.39	-53.85
6	Indra Vikas Patra	0	0.00	-4.29	0.00	-1.33
7	Kisan Vikas patra	0	334.43	166.61	188.85	-30.75
8	Montly savings	4227	1100.97	973.52	396.18	157.17
9	National Saving Scheme 87	0	0.00	-0.33	0.00	-3.24
10	National Saving Scheme 92	0	0.00	-3.31	0.00	-5.95
11	Other Scheme	69	225.22	222.73	69.71	52.21
Total		139182	6329.19	3605.62	4714.41	707.58

**Source:** - District Socio-Economic Review of Jalna 2007-2008 Page22

The above table shows the small saving schemes in the district, there are more than 139182 saving account holders in the district with a net investment of Rs.707.58 lakhs, the people of the region are more

interested in investing in post office savings with an amount of Rs. 128.43 lakhs are invested in them in the district. The number of saving account holders of State Bank are 1474 with an amount of Rs. 1137.29 lakhs, and that of Bank of Maharashtra are 102 saving account holders with an amount of Rs. 41.45 lakhs. There are good numbers of monthly saving holders which are 4227 in number with an invested amount of Rs. 1100.97 lakhs.

**Table 1.8**  
**Life Insurance Corporation business at a Glance in the**  
**Jalna District as on 31<sup>st</sup> Dec 2007.**

<b>Sr. No</b>	<b>Particular</b>	<b>Unit</b>	<b>Details</b>
<b>1</b>	Branches of Life Insurance Corporation in the District	No	<b>1</b>
<b>2</b>	Current Insurance Policy( for March 2008 ending)	No	<b>366687</b>
<b>3</b>	Matured Insurance Policy ( for March 2008 ending)	No	<b>11055</b>
<b>4</b>	<b>New Business (2007-2008)</b>		
<b>4.1</b>	Surrender Policy	No	<b>50240</b>
<b>4.2</b>	Insured Policy Amount	Rs. In Lakhs	<b>36383</b>
<b>4.3</b>	First premium amount	Rs. In Lakhs	<b>3768</b>
<b>5</b>	<b>No of the Life Insurance Agent</b>		
<b>5.1</b>	Total Number of Agent	No	<b>1292</b>
<b>5.2</b>	No of the Agent belonging to Rural Area	No	<b>767</b>
<b>5.3</b>	No of women Insurance Agent	No	<b>264</b>
<b>5.4</b>	No of rural women Agent	No	<b>187</b>

**Source:** - District Socio-Economic Review of Jalna 2007-2008 Page 23

The above table 1.8 shows the business of LIC in the district, with only a single branch of LIC in district there are 3, 66,687 insurance policy holders in the district with an insured policy amount of Rs. 36,383 lakhs, there are 1292 number of LIC agent in the district out of which 767 are from rural area and 525 belong to urban area, there are 264 number women LIC agent in the Jalna district.

#### 4.10.3 Parbhani district at a glance:-

Parbhani district is leading in agriculture production and Parbhani city is a seat of agricultural university. Cotton, Jawar, groundnut sunflower and bananas are the main crops of the district The existing industrial activity of the district is confined to oil mills, slovent extraction plants, dal mills, power looms, tarpaulin and steel furniture As on 31-3-2004, there are 598 permanent SSI units With capital investment of Rs 6,284 lakhs and employment generation of 2826 Similarly, there are 5 large and medium scale units with an employment generation of 1661. Moreover, 50 proposed large scale and medium scale units have obtained IEM. MIDC has developed an industrial area of 95.74 hectors in parbhani. In this area out of 135 developed plots, 130 plots have been allotted to the entrepreneurs. Similarly, MIDC Parbhani, jintur and Selu are the important growth centers in this district.

**Table 1.9**  
**Classification of main an marginal workers according to nature of work in the Parbhani District as on 31<sup>st</sup> Dec 2007**

Sr. No	Field of the worker	Total	Rural	Urban
<b>Main worker's</b>				
1	Farmer	213367	208469	4898
2	Farm Labour	198438	183165	15273
3	Household, Repair, Production	7023	4731	2292
4	Other Worker's	141089	41777	99312
5	Total of Main Worker	559917	438142	121775
<b>Marginal worker's</b>				
6	Farmer	24247	24021	226
7	Farm Labour	46362	42685	3677
8	Household, Repair, Production	2010	1137	873
9	Other Worker's	7791	2877	4914
10	Total of Marginal Worker	80410	70720	9690
<b>Classification of Worker's</b>				
11	Total Worker	640327	508862	131465

12	% of workers to total Population	41.91	48.81	27.10
13	Total No of Non-Working People	887388	533667	353721
14	% of Non-Working people to total population	58.09	51.19	72.90
15	Total Population of District	1527715	1042529	485186

**Source:** - District Socio-Economic Review of Parbhani 2007-2008 Page 4

The above table 1.9 shows the classification of main and marginal workers in Parbhani district, the district has a population of 1527715 out of which there are 559917 main workers and 80410 marginal workers in the district. Out of the total number of the main workers 438142 belong to rural area while 121775 belong to urban area. There are 70720 numbers of the marginal workers which belongs to rural area and 9690 number of the marginal workers belongs to urban areas of the Parbhani district.

**Table 1.10**  
**Progress of Small Savings Programme in the Parbhani**  
**District as on 31<sup>st</sup> Dec 2007.**

Sr. No	Name of the Scheme	No of the Saving Accounts holder s at the end of 2007-08	Investment of the Depositor in the year 2006-2007		Investment of the Depositor in the year 2007-2008	
			Gross	Net	Gross	Net
1	Postal Saving Account	13661	1524.29	102.20	1524.29	102.20
2	Recurring Deposit	164104	2683.97	980.43	3012.13	1315.59
3	Term Deposit	3754	439.20	268.28	562.31	188.45
4	Others					
4.1	State Bank	7993	753.33	629.72	484.01	377.71
4.2	Bank of Maharashtra					
4.3	post office Savings		115.23	104.69	89.62	82.89
4.4	Other Banks		0	0	0	0
5	National Saving Certificate		505.22	-24.91	458.61	(-)56.82
6	Indra Vikas Patra		-	-220.02	-	(-)14.26
7	Kisan Vikas patra		840.36	437.29	884.50	562.52
8	Monthly savings	14759	3258.74	2818.70	2192.86	1796.90
9	National Saving Scheme 87		-	(-)13.76	-	(-)1.33
10	National Saving Scheme 92		-	(-)1.23	-	(-) 5.25
11	Other Scheme	589	238.42	238.42	193.01	190.75
Total		204860	10358.76	2284.60	9401.34	4539.35

**Source:** - District Socio-Economic Review of Parbhani 2007-2008 Page 31

The above table 1.10 shows the progress of small saving scheme in Parbhani district, there are 204860 small savings account holders in the district with a net investment of Rs. 4539.35 lakhs. The people of the region have invested more in recurring deposit as compared to other investment available in the district. The saving account holders of banks and post office are 7993 with an amount of investment of Rs. 868.56 lakhs. There are good number of monthly saving holders in the Parbhani district with an amount of Rs. 3258.74 lakhs there are 14759 number of account holders.

**Table 1.11**  
**Life Insurance Corporation business at a Glance in the**  
**Parbhani District as on 31<sup>st</sup> Dec 2007.**

Sr. No	Particular	Unit	Details
1	Branches of Life Insurance Corporation in the District	No	2
2	Current Insurance Policy( for March 2008 ending)	No	319911
3	Matured Insurance Policy ( for March 2008 ending)	No	107022
<b>4 New Business (2007-2008)</b>			
4.1	Surrender Policy	No	34697
4.2	Insured Policy Amount	Rs. In Lakhs	26181.00
4.3	First premium amount	Rs. In Lakhs	2411.00
<b>5 No of the Life Insurance Agent</b>			
5.1	Total Number of Agent	No	1114
5.2	No of the Agent belonging to Rural Area	No	752
5.3	No of women Insurance Agent	No	87
5.4	No of rural women Agent	No	35

**Source: -** District Socio-Economic Review of Parbhani 2007-2008 Page 33

The above table 1.12 shows the LIC business in operation in Parbhani district, there are 2 branches of LIC in operation with 319911 insurance policy holders and insured policy amount of Rs. 26,181 lakhs. There are 1114 number of LIC agent in the district out of which 752 belong to rural area and 362 belong to urban area of the Parbhani district, there are 35 number of the women insurance agent in Parbhani district.

#### **4.10.4 HINGOLI DISTRICT**

Recently, the Government has created a new district viz. Hingoli as on 1-5-1999 by bifurcation of the former Parbhani district. As on 31-3-2004 there are 159 permanent SSI units with a capital investment of Rs. 1384 lakhs an employment generation of 815.



Similarly, there are 4 large and medium scale units *with* an employment generation of 2026. Moreover, 7 proposed large scale and medium scale units have obtained IEM. The MIDC has developed an industrial area of 231.25 hectors in Hingoli. Out of the 164 developed plots in this area, 24 plots have been allotted to the entrepreneurs. There is MIDC at Tq. admeasuring 15 hectors. it has 38 plots, out of which 13 have been allotted. The MIDC area at Tq. Kalamnuri has area admeasuring 9 hectors. It has 19 plots, of which 3 are allotted. The Cooperative Industrial Estate has 11 acres of land accommodating 66 plots and 23 functioning units. This district has religious importance due to Aundhanagnath (one of the Twelve Jyotirlingas) and the birth place of great Saint Namdeo at Narshi. These two locations attract lakhs of pilgrims. It gives potential for economic activities.

**Table 1.13**  
**Classification of main and marginal workers according to nature of work in the Hingoli District as on 31<sup>st</sup> Dec 2007.**

Sr. No	Field of the worker	Total	Rural	Urban
<b>Main worker's</b>				
1	Farmer	193689	191277	2412
2	Farm Labour	146822	142044	4778
3	Household, Repair, Production	5669	4858	811
4	Other Worker's	66658	34866	31792
5	Total of Main Worker	412838	373045	39793
<b>Marginal worker's</b>				
6	Farmer	12745	12617	128

7	Farm Labour	28025	26581	1444
8	Household, Repair, Production	1082	836	246
9	Other Worker's	5288	2973	2315
10	Total of Marginal Worker	47140	43007	4133
<b>Classification of Worker's</b>				
11	Total Worker	459978	416052	43926
12	% of workers to total Population	46.60	49.94	28.52
13	Total No of Non-Working People	527182	417078	110104
14	% of Non-Working people to total population	53.40	50.06	71.48
15	Total Population of District	987160	833130	154030

**Source:** - District Socio-Economic Review of Hingoli 2007-2008 Page 15

The above table shows the classification of main and marginal workers in the district, the total population of the district is 987160 out of which 459978 is working people in the district there are nearly 527182 number of non-working people in the district. There are 412838 main workers and 47140 numbers of marginal workers in the district respectively. Out of the 412838 number of the marginal workers there are 373045 number of the workers who belong to rural area and 39

**Table No: - 1.14**  
**Progress of Small Savings Programme in the Hingoli District as on 31<sup>st</sup> Dec 2007**

Sr. No	Name of the Scheme	No of the Saving Accounts holder s at the end of	Investment of the Depositor in the year 2006-2007	Investment of the Depositor in the year 2007-2008

		2007-08	Gross	Net	Gross	Net
1	Postal Saving Account	15630	330.63	25.46	584.44	<b>26.94</b>
2	Recurring Deposit	175400	1494.76	482.86	1655.98	<b>433.22</b>
3	Term Deposit	3950	79.84	13.28	44.33	<b>-15.41</b>
4	Others	0	0	0	0	0
4.1	State Bank	8985	101.44	<b>90.67</b>	<b>77.28</b>	<b>95.52</b>
4.2	Bank of Maharashtra					
4.3	Post office Savings		120.93	84.27	122.88	<b>83.48</b>
4.4	Other Banks		0.00	0.00	0.00	0.00
5	National Saving Certificate	0.00	155.26	-85.72	117.31	<b>-84.99</b>
6	Indra Vikas Patra	0	0.00	-2.25	0.00	<b>-0.67</b>
7	Kisan Vikas patra	0	282.74	157.51	169.63	<b>27.59</b>
8	Montly savings	15795	331.97	261.60	201.14	<b>138.05</b>
9	National Saving Scheme 87	0	0.00	-0.88	0.00	<b>0.00</b>
10	National Saving Scheme 92	0	0.00	-0.05	0.00	<b>-0.05</b>
11	Other Scheme	0	35.16	34.16	15.01	13.89
Total		219760	2929.73	1060.91	2988	<b>717.57</b>

Source: - District Socio-Economic Review of Hingoli 2007-2008 Page 26

The above table 1.15 shows the small saving programme in the district, the small saving programme in the district is average with only 219760 small saving account holders in the district with an net investment of the district is Rs. 717.57 lakhs. There are 8985 number of bank saving account holders in the district with an amount of Rs. 222.37 lakhs. There are 15630 number of postal saving holders and 15795 number of monthly account holders.

**Table No:-1.15**  
**Life Insurance Corporation business at a Glance in the Hingoli District as on 31<sup>st</sup> Dec 2007.**

Sr. No	Particular	Unit	Details
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1	Branches of Life Insurance Corporation in the District	No	1
2	Current Insurance Policy( for March 2008 ending)	No	123090
3	Matured Insurance Policy ( for March 2008 ending)	No	-
<b>New Business (2007-2008)</b>			
4.1	Surrender Policy	No	28373
4.2	Insured Policy Amount	Rs. In Lakhs	18164.5
4.3	First premium amount	Rs. In Lakhs	2259.64
<b>5 No of the Life Insurance Agent</b>			
5.1	Total Number of Agent	No	668
5.2	No of the Agent belonging to Rural Area	No	475
5.3	No of women Insurance Agent	No	63
5.4	No of rural women Agent	No	32

**Source:-** District Socio-Economic Review of Hingoli 2007-2008 Page 27

The table no 1.16 shows the business of the LIC in the Hingoli district the LIC is having only single branch and only 1,23,090 policy holders with an insured policy amount of Rs. 18164.5 lakhs, there are 668 number of LIC agents in the district out of which 475 belong to rural area and 193 belong to urban area of the Hingoli district, there are 32 number of women LIC agent in Hingoli district.

#### **4.10.5 Nanded District at a Glance:-**

Among the existing units, large number of units in the district is engaged in the activities like oil mills, dal mills, power looms, rice mills, wax candles, tarpaulin and steel furniture. This district is known for the production of quality steel furniture; many steel furniture manufacturing units in the district are on the list of CSPO. They supply the steel furniture and allied items to the Govt. Semi Govt. Departments through out the State. As on 31-3-2004, there are 1036 permanent SSI units with a capital investment of Rs 2120. 25 Lakhs and employment generation of 301 in the district. Similarly, there are 19 large and medium scale units with an employment

generation of 4085. Moreover, proposed large and medium scale units have obtained IEM. MIDC has developed an industrial area of 271.90 hectares at Nanded. Out of 335 plots in this area, 326 plots have been allotted to entrepreneurs. Taking into consideration potential for the industrial development, State Govt. has taken the decision to develop Five-Star industrial estate in 645.81 hectares at Kushnur near the Nanded city. Nanded, Degloor, Mukhed, Kinwat, Hadgaon are the important growth-centres in the district. The district has MIDC areas at Degloor, Kandhar and Cooperative Industrial Estate Nanded. Degloor, Dharmabad and Loha. The proposed co-operative Industrial Estates are at Barad, Dabhad and Tamsa, q. Hadgaon). The district has Gurudwara attracting Lakhs of pilgrims throughout the country. It gives potential for economic activities.

**Table No: - 1.17**  
**Classification of main and marginal worker according to**  
**nature of work in the Nanded District as on 31<sup>st</sup> Dec 2007**

Sr. No	Field of the worker	Total	Rural	Urban
<b>Main worker's</b>				
1	Farmer	3408	3305	103
2	Farm Labour	3832	3602	230
3	Household, Repair, Production	124	93	31
4	Other Worker's	1902	902	1000
5	Total of Main Worker	9266	7902	1364
<b>Marginal worker's</b>				
6	Farmer	N.A	N.A	N.A
7	Farm Labour	N.A	N.A	N.A
8	Household, Repair, Production	N.A	N.A	N.A

9	Other Worker's	1159	68	1091
10	Total of Marginal Worker	1159	68	1091
<b>Classification of Worker's</b>				
11	Total Worker	9266	7902	1364
12	% of workers to total Population	0.40	0.43	0.27
13	Total No of Non-Working People	12879	9249	3630
14	% of Non-Working people to total population	0.55	0.51	0.72
15	Total Population of District	2330374	1824234	506140

**Source:** - District Socio-Economic Review of Nanded 2007-2008 Page 12.

**N.A:-** Data not available

The above table 1.17 shows the Main and Marginal workers in the district the district has a population of 23,30,374 out of which there are 9266 main workers in the district. The data for the marginal workers was not available in for the district. Out of the 9266 main workers 7902 workers belong to rural area while 1364 belong to urban area respectively as shown in the above table. The non- working population of the district is 12879 out of which 9249 number of people belong to rural areas and 3630 belong to urban area of Nanded district.

**Table No: - 1.18**

Sr. No	Name of the Scheme	No of the Saving Accounts holder s at the end of 2007-08	Investment of the Depositor in the year 2006-2007		Investment of the Depositor in the year 2007-2008	
			Gross	Net	Gross	Net
1	Postal Saving Account	16574	1892.29	133.12	1935.42	61.41
2	Recurring Deposit	269611	4617.07	1483.14	5012.49	1997.56

3	Term Deposit	4809	756.33	331.23	747.38	92.85
4	Others					
4.1	State Bank	16864	743.41	665.11	1111.97	891.14
4.2	Bank of Maharashtra	0	0	0	0	0
4.3	Post office Savings	16747	326.73	281.92	342.97	297.96
4.4	Other Banks	0	0	0	0	0
5	National Saving Certificate	0	740.89	5.61	678.35	-169.07
6	Indra Vikas Patra	0	0	-463.55	0	-16.28
7	Kisan Vikas patra	0	1467.41	593.10	1339.04	420.05
8	Montly savings	17652	4132.86	3460.57	2976.35	2255.45
9	National Saving Scheme 87	0	0	-20.80	0	-10.50
10	National Saving Scheme 92	0	0	-6.84	0	-6.53
11	Other Scheme	109	267.26	267.11	412.06	405.40
Districts Total		342366	14944.25	6729.72	14556.03	6219.44

**Progress of Small Savings Programme in the Nanded District as on 31<sup>st</sup> Dec 2007.**

**Source:** - District Socio-Economic Review of Nanded 2007-2008 Page 30

The above table 1.18 shows the small saving programme in the Nanded district which has over 342366 small saving account holders with and net invested amount of Rs. 6219.44 lakhs. The people of the region have invested more in recurring deposit as compared to other saving schemes available in the district. There are 16864 number of saving account holders in State Bank with an amount of Rs. 743.41 lakhs, there are 16574 number of postal saving account holders and 17652 number of monthly saving account holders in the district.

**Table No:- 1.19**  
**Life Insurance Corporation business at a Glance in the Nanded District as on 31<sup>st</sup> Dec 2007.**

Sr. No	Particular	Unit	Details
1	Branches of Life Insurance Corporation in the District	No	4
2	Current Insurance Policy( for March 2008 ending)	No	375351
3	Matured Insurance Policy ( for March 2008 ending)	No	168643
4	<b>New Business (2007-2008)</b>		
4.1	Surrender Policy	No	59369
4.2	Insured Policy Amount	Rs. In Lakhs	44186. 31
4.3	First premium amount	Rs. In Lakhs	3799.1 4
5	<b>No of the Life Insurance Agent</b>		
5.1	Total Number of Agent	No	2165
5.2	No of the Agent belonging to Rural Area	No	1150
5.3	No of women Insurance Agent	No	424
5.4	No of rural women Agent	No	160

**Source:** - District Socio-Economic Review of Nanded 2007-2008 Page 31

The above table 4.20 shows the LIC business in Nanded District which has over 4 LIC branches in the region as shown the table the numbers of insurance policy holders are 375351 with an insured policy amount of Rs. 44186.13 lakhs. There are 2165 number of LIC agents in the district out of which 1150 belongs to the rural area of the district and 1015 belong to urban area of Nanded district, there are 424 number of women LIC agent in Nanded district.

#### **4.10.6 Latur District at a Glance:**

The Latur district was created in the year 1982 by the bifurcation the former Osmanabad district. Latur and Udgir are the places of historical importance in the district. The battle between Marathas and Nizam at Udgir is famous. Earlier the crop of cotton was own on large scale in the district. However, crop pattern has w been shifted to sunflower which is grown in the district on a large scale



that the district came to be known as a ‘District Sunflower’. The farmers of the district have also started to cultivate grapes and sericulture on a large scale. Grapes are processed and exported to the Western countries. Latur has been hub of trading activities and there are large number of units in the district engaged in the activities of ginning factories, oil mills, dal mills, refineries and engineering units. As on 31-3-2004, there are 1362 permanent SSI units with a capital investment of Rs. 7279.69 lakhs and an employment generation of 8,560 in the district. Similarly, there are 17 large and medium scale units with an employment generation of 5022. Moreover, 76 proposed large and medium scale units have obtained IEM. MIDC has developed Industrial area of 263.26 hectors at Latur. In this industrial area, out of 590 developed plots, 541 plots have been allotted to entrepreneurs. The district has potential in the activities like sericulture, grade processing, and oil mills. Udgir, Ausa, .Ahmedpur is the important. Growth-Centres having potential for industrial development in the district The Software Technology Park of India (STPI) is set up to cater the need, of IT industry.

**Table No:- 1.20**  
**Classification of main an marginal workers according to nature of work in the Latur District as on 31<sup>st</sup> Dec 2007**

Sr. No	Field of the worker	Total	Rural	Urban
<b>Main worker's</b>				
1	Farmer	261904	258434	3470
2	Farm Labour	242041	234611	7430
3	Household, Repair, Production	139141	126797	12344
4	Other Worker's	197432	89054	108378
5	Total of Main Worker	840518	708896	131622
<b>Marginal worker's</b>				
6	Farmer	38055	37857	198

7	Farm Labour	72472	70392	2080
8	Household, Repair, Production	3584	2505	1079
9	Other Worker's	13558	6947	6611
10	Total of Marginal Worker	127669	117701	9968
<b>Classification of Worker's</b>				
11	Total Worker	968187	826597	141590
12	% of workers to total Population	46.54	51.99	28.88
13	Total No of Non-Working People	1112098	763427	348671
14	% of Non-Working people to total population	53.46	48.01	71.12
15	Total Population of District	2080285	15900024	490261

**Source:** - District Socio-Economic Review of Latur 2007-2008 Page 32

The above table shows the main and the marginal workers in the Latur district. The district has a population of 20,80,285 out of which there are 968817 number of working people i.e 46.54 % to the total of the population, the number of non-working people are 11,12,098 i.e 53.46 % to total population of the district. There are 840518 main workers in the district and 127669 numbers of marginal workers. Out of the 840518 main workers in the district 708896 number of workers belong to rural area and 131622 belong to urban area. There are 117701 number of marginal workers which belong to rural area and 9968 number belong to urban area of Latur district.

**Table No: - 1.21**  
**Progress of Small Savings Programme in the Latur District as on 31<sup>st</sup> Dec 2007.**

Sr. No	Name of the Scheme	No of the Saving Accounts holder s at the end of 2007-08	Investment of the Depositor in the year 2006-2007		Investment of the Depositor in the year 2007-2008	
			Gross	Net	Gross	Net
1	Postal Saving Account	3141	1554.56	52.72	2020.97	72.73

2	Recurring Deposit	43190	5642.31	1510.01	5696.92	944.65
3	Term Deposit	733	309.62	50.12	265.58	60.79
4	Others					
4.1	State Bank	297	1634.23	1264.84	1463.94	1000.53
4.2	Bank of Maharashtra	3	32.61	26.20	29.91	10.24
4.3	Post office Savings	218	335.71	307.41	378.59	306.43
4.4	Other Banks	-	0	0	0	0
5	National Saving Certificate	-	458.27	-11.33	27826	-128.77
6	Indra Vikas Patra	-	-	-9.75	0	-6.92
7	Kisan Vikas patra	-	1146.62	576.89	593.76	26.01
8	Montly savings	-	2481.38	2127.56	912.27	611.09
9	National Saving Scheme 87	-	0	-32.20	0	-25.03
10	National Saving Scheme 92	-	0	-3.86	0	9.37
11	Other Scheme	17	308.64	300.56	47.82	42.36
Total		48538	13903.95	6159.11	11686.01	2822.07

**Source:** - District Socio-Economic Review of Latur 2007-2008 Page 48

The above table shows the small saving programme in the Latur district. The district is having 48538 small saving account holders with a net investment of Rs.2822.07 lakhs. The people of the region are more interested in investing in recurring deposit and state bank savings scheme which has an net investment of Rs944.65 lakhs & Rs.1000.53 lakhs respectively, there are 3141 number of postal saving account holders in the district with an investment of Rs. 1554.56 lakhs.

**Table 1.22**  
**Life Insurance Corporation business at a Glance in the Latur District as on 31<sup>st</sup> Dec 2007**

Sr. No	Particular	Unit	Details
1	Branches of Life Insurance Corporation in the District	No	5
2	Current Insurance Policy( for March 2008 ending)	No	359210
3	Matured Insurance Policy ( for March 2008 ending)	No	39580
4	<b>New Business (2007-2008)</b>		

4.1	Surrender Policy	No	<b>61740</b>
4.2	Insured Policy Amount	Rs. In Lakhs	<b>51214</b>
4.3	First premium amount	Rs. In Lakhs	<b>4520.46</b>
<b>5 No of the Life Insurance Agent</b>			
5.1	Total Number of Agent	No	<b>2167</b>
5.2	No of the Agent belonging to Rural Area	No	<b>1360</b>
5.3	No of women Insurance Agent	No	<b>205</b>
5.4	No of rural women Agent	No	<b>25</b>

**Source:** - District Socio-Economic Review of Latur 2007-2008 Page 49

The above table shows the LIC business at a glance in the Latur district there are nearly 5 branches in operation in the district with an 359210 number of insurance policy holders with an amount of Rs. 51214 Lakhs. There are 2167 number of the LIC agents in the district. Out of which 1360 are from rural area and 807 number of LIC agent belong to urban area, there are 205 women insurance agent in Latur district.

#### **4.10.7 BEED DISTRICT**

Agriculture is the main activity in the Beed district. The important agriculture produces are Jawar, Bajara, Tur, Sugarcane, etc. The district has large population of animals. The average is almost 180 animals per 1000 persons as against the average of 108 for the State. Therefore, there is scope for activities like leather processing and leather goods, bone mills, Gelatin and also for Products based on milk and poultry. As on 31-3-2004, there are 1143 permanent SSI units with a capital investment of Rs. 637.53 lakh an employment generation of 12474 in the district. Similarly, there are 14 large and medium scale units with an employment generation of 4975. Moreover, 92 proposed large and medium scale units have claimed

IEM. The MIDC has developed as an industrial area of 68.53 hectars at Beed. In this area, out of 187 plots, 161 plots have been allotted to the needy entrepreneurs. beed, Ambejogai, Parli (V) and Majalgaon are the important growth centers in the district.

**Table No: - 1.23**  
**Classification of main and marginal worker according to nature of work in the Beed District as on 31<sup>st</sup> Dec 2007**

Sr. No	Field of the worker	Total	Rural	Urban
<b>Main worker's</b>				
1	Farmer	424195	420858	3337
2	Farm Labour	213170	206251	6919
3	Household, Repair, Production	11851	9768	2083
4	Other Worker's	181442	98071	83371
5	Total of Main Worker	830658	734948	95710
<b>Marginal worker's</b>				
6	Farmer	38781	38618	163
7	Farm Labour	66913	64272	2641
8	Household, Repair, Production	3999	3319	680
9	Other Worker's	17233	11014	6219
10	Total of Marginal Worker	126926	117223	9703
<b>Classification of Worker's</b>				
11	Total Worker	957584	852171	105413
12	% of workers to total Population	44.31	48.03	27.23
13	Total No of Non-Working People	1203666	922009	281657
14	% of Non-Working people to total population	55.69	51.97	72.77
15	Total Population of District	2161250	1774180	387070

**Source: -** District Socio-Economic Review of Beed 2007-2008 Page 12

The above table shows the main and marginal workers in Beed district, the district has an population of 21,61,250 out of which 9,57,584 are working people which is nearly 44.31 % to the total population of the district. There are 830658 main workers in the district and 126926 numbers of the marginal workers from the district. Out of the 830658 main workers in the district 734948

belong to rural area and 95710 belong to urban area. There are 117223 numbers of marginal workers which belong to rural area and 9703 number of workers belongs to urban area of Beed district.

**Table 1.24**  
**Progress of Small Savings Programme in the Beed District as on 31<sup>st</sup> Dec 2007.**

Sr. No	Name of the Scheme	No of the Saving Accounts holder s at the end of 2007-08	Investment of the Depositor in the year 2006-2007		Investment of the Depositor in the year 2007-2008	
			Gross	Net	Gross	Net
1	Postal Saving Account	26542	1732.95	68.39	2040.43	102.30
2	Recurring Deposit	204088	3568.88	1387.87	3730.82	1083.04
3	Term Deposit	464	251.56	44.42	202.67	-51.58
4	<b>Other</b>					
4.1	State Bank	4679	650.14	402.84	407.50	264.35
4.2	Bank of Maharashtra	0	0	0	0	0
4.3	Post office Savings	690	65.32	51.09	68.95	45.08
4.4	Other Banks	0	0	0	0	0
5	National Saving Certificate	0	0	0	0	0
6	Indra Vikas Patra	-	-	-	-	-
7	Kisan Vikas patra	18481	1002.82	623.38	502.31	97.26
8	Montly savings	4102	2110.81	1439.28	990.16	329.84
9	National Saving Scheme 87	0	0	0	0	0
10	National Saving Scheme 92	0	0	0	0	0
11	Other Scheme	874	179.920	235.21	23.12	-2.25
Districts Total		269027	9881.74	4280.13	8200.28	1814.02

The above table 1.24 shows the Small Saving Programme in beed district, the total number of saving account holders are 269027 with an net investment of Rs. 1814.02 lakhs, the people of the district has invested more in recurring deposit with an amount of Rs. 1083.04 is invested in it. There are 4679 number of saving account in State bank with an investment of Rs. 650.14 Crore. There are nearly 18481 number of kisan vikas patra holders in the district with an invested amount of Rs. 1002.82 lakhs.

**Table 1.25**  
**Life Insurance Corporation business at a Glance in the**  
**Beed District as on 31<sup>st</sup> Dec 2007**

Sr. No	Particular	Unit	Details
1	Branches of Life Insurance Corporation in the District	No	3
2	Current Insurance Policy( for March 2008 ending)	No	319766
3	Matured Insurance Policy ( for March 2008 ending)	No	185114
4	New Business (2007-2008)		
4.1	Surrender Policy	No	60161
4.2	Insured Policy Amount	Rs. In Lakhs	5243
4.3	First premium amount	Rs. In Lakhs	4680
5	No of the Life Insurance Agent		
5.1	Total Number of Agent	No	1971
5.2	No of the Agent belonging to Rural Area	No	1586
5.3	No of women Insurance Agent	No	151
5.4	No of rural women Agent	No	111

Source: District Socio-Economic Review of Beed 2007-2008 Page 31.

The above table shows the L.I.C business in Beed district the region is having 3 branches of L.I.C with 3,19, 766 number of policy holders which has an insurance policy amount of Rs.5,243 lakhs. There are 1971 number of LIC agent in the district out of which

1586 belongs to rural area and 385 belong to urban area, there are 151 women insurance agents in Beed district.

#### **4.10.8 OSMANABAD DISTRICT:**

Osmanabad district has a rich, historical and religious background. Prandha fort was once a head quarter of the Nizam Government. Naldurg is also another important place of historic importance. Tuljapur is famous for the historical temple of the Goddess Bavani. However, Osmanabad is considered to be the most industrially backward district in Marathwada. The district lacks in infrastructure, such as network of railways, telecommunications, etc. The district has only 30 Kms narrow-gauge railway line completed in the pre independence era. Agriculture is the main activity in the district and important agriculture produces are wheat, Bajara, Maize, Pulses, Sericulture, Groundnut and Tobacco. The district has got a large population of livestock and is better placed in milk production. Agro based activities and activities based on livestock such as leather processing, dairy, poultry farms, grape processing, sericulture, oil mills and dal mills have good scope in the district. As on 31-3-2004, there are 651 permanent SI units with a capital investment of Rs. 3031.94 lakhs and an employment generation of 2,903 in the district. Similarly, there are 24 large and medium scale units with an employment generation of 4608. Moreover, 86 proposed large scale units have Osmanabad. Out of 131 plots in this industrial area, 112 plots have been allotted to entrepreneurs.

**Table No: - 1.27**



**Classification of main and marginal workers according to nature of work in the Osmanabad District as on 31<sup>st</sup> Dec 2007.**

Sr. No	Field of the worker	Total	Rural	Urban
<b>Main worker's</b>				
1	Farmer	236068	232163	3905
2	Farm Labour	196582	187939	8643
3	Household, Repair, Production	11207	9543	1664
4	Other Worker's	11345	66672	44673
5	Total of Main Worker	555202	496317	58885
<b>Marginal worker's</b>				
6	Farmer	20907	20654	253
7	Farm Labour	60543	57453	3090
8	Household, Repair, Production	4910	4150	760
9	Other Worker's	11960	8183	3777
10	Total of Marginal Worker	98320	90440	7880
<b>Classification of Worker's</b>				
11	Total Worker	653522	586757	66765
12	% of workers to total Population	43.96	46.82	28.62
13	Total No of Non-Working People	833064	666573	166491
14	% of Non-Working people to total population	56.04	53.18	71.37
15	Total Population of District	1486586	1253330	233256

**Source:** - District Socio-Economic Review of Osmanabad 2007-2008 Page 8.

The above table shows the classification of main and marginal workers in the Osmanabad district which has a population of 14,86,586 out of which 5,55,202 are main workers in the district and 98,320 are marginal workers. There are 43.96 % working people in the district out of the total population and 56.04 % non-working people in the district. Out of the total number of 5,55,202 main workers in the district 496317 belong to rural areas and 58885 belong to urban area. There are 90440 number of marginal workers which belong to rural area and 7880 number of marginal workers belong to urban areas.

**Table No: - 1.28**

## Progress of Small Savings Programme in the Osmanabad District

Sr. No	Name of the Scheme	No of the Saving Accounts holder s at the end of 2007-08	Investment of the Depositor in the year 2006-2007		Investment of the Depositor in the year 2007-2008	
			Gross	Net	Gross	Net
1	Postal Saving Account	31393	1825.02	97.83	1950.41	89.67
2	Recurring Deposit	135434	2585.48	659.86	2665.19	410.84
3	Term Deposit	6181	285.55	-504..23	263.82	-103.22
4	Others					
4.1	State Bank	1010	350.21	275.81	292.67	160.91
4.2	Bank of Maharashtra	N.A	N.A	N.A	N.A	N.A
4.3	Post office Savings	13891	134.03	124.65	147.20	133.70
4.4	Other Banks	N.A	N.A	N.A	N.A	N.A
5	National Saving Certificate		210.03	-34.06	164.82	-26.37
6	Indra Vikas Patra		-----	-3.40	----	-3.36
7	Kisan Vikas patra		881.86	506.04	464.63	68.08
8	Montly savings	21929	1129.22	759.70	553.94	-25.84
9	National Saving Scheme 87	313		-0.89	-----	---
10	National Saving Scheme 92		-----	-0.16	----	-1.99
11	Other Scheme	N.A	N.A	N.A	N.A	N.A
	Total	210389	7485.30	1965.05	6506.88	<b>696.08</b>

**Source:-** District Socio-Economic Review of Osmanabad 2007-2008 Page 20

**Note:** - N.A:- Data not available

The above table highlights the small saving programme in Osmanabad district there are 210389 number of small saving account holders in the district out of which the net amount invested is Rs.696.08 Lakhs. There are 31393 number of postal saving account holders with an investment of Rs. 1825.02 lakhs.

**Table No: - 1.29**

### Life Insurance Corporation business at a Glance in the Osmanabad District

Sr. No	Particular	Unit	Details
1	Branches of Life Insurance Corporation in the District	No	2
2	Current Insurance Policy( for March 2008 ending)	No	230197
3	Matured Insurance Policy ( for March 2008 ending)	No	18732
4	<b>New Business (2007-2008)</b>		
4.1	Surrender Policy	No	21470
4.2	Insured Policy Amount	Rs. In Lakhs	17146.83
4.3	First premium amount	Rs. In Lakhs	1851.68
5	<b>No of the Life Insurance Agent</b>		
5.1	Total Number of Agent	No	1082
5.2	No of the Agent belonging to Rural Area	No	761
5.3	No of women Insurance Agent	No	752
5.4	No of rural women Agent	No	89

**Source:** - District Socio-Economic Review of Osmanabad 2007-2008 Page 21

The above table 1.29 shows the business of LIC in the Osmanabad district there are 2 branches of LIC which are in operation in the district with 230197 numbers of insurance policy holders and insured policy amount of Rs. 17146.83 lakhs. There are 1082 number of LIC agent in the district out of which 761 belong to rural area of the district and 321 belong to urban area of the Osmanabad district, there are 752 number of women insurance agent in the district.

**Table No: - 1.30**

**Investments and Employment in approved SEZs in  
Maharashtra State as on 31<sup>st</sup> October, 2008.**

<b>Region</b>	<b>No.</b>	<b>Area (ha.)</b>	<b>Investment (Rs. Crore)</b>	<b>Employment (in lakh)</b>
Konkan	65	29,608	1,10,581	42.05
Western Maharashtra	45	6,264	21,668	11.67
Marathwada	14	3,811	4,041	1.56
Vidarbha	9	4,799	12,432	5.76
<b>Total</b>	<b>6,797</b>	<b>72,117</b>	<b>7,197</b>	<b>77,069</b>

**Source:-** Directorate of Industries, Government of Maharashtra

The above table 1.30 shows the Investments and Employment in approved SEZs in Maharashtra State. The State has adopted the Special Economic Zone Policy (SEZ) with effect from 10th February, 2006. The SEZs notified as duty free enclaves, have a relaxed and business friendly policy regime, aimed at promoting rapid industrial development and employment generation. As we can see from the above table Marathwada region had 14 SEZ with an investment of Rs 4,041 Crore and Employment of 1.56 lakhs that shows that region is developing and state govt is also providing them incentives for development.

The approved policy regime includes:

- All related approvals through a dedicated single window mechanism.
- Development of infrastructure facilities.
- Creation of employment opportunities.
- Promotion of exports of goods and services.
- Promotion of investment from domestic and foreign sources.

- Generation of additional economic activities.

**Table: 1.31**  
**Status of Co-operative Industrial estates as on 31<sup>st</sup> December,**  
**2008.**

Region	Registered	Functioning	Industrial units in operations	Employment
Greater Mumbai	3	3	312	11,550
Konkan (excluding Greater Mumbai)	15	12	500	9,853
Nashik	33	26	1,442	38,785
Pune	45	34	2,985	49,105
Marathwada	26	13	455	4,212
Amravati	10	3	82	615
Nagpur	10	4	289	2,915
<b>Total</b>	<b>142</b>	<b>95</b>	<b>6,065</b>	<b>1,17,035</b>

**Source:** - Directorate of Industries, Government of Maharashtra

The above table 4.36 shows the Status of Co-operative Industrial estates in Maharashtra state. The State Government has undertaken a programme of developing industrial estates in areas other than MIDC areas on a co-operative basis with the view to generate more employment opportunities in rural areas. The State Government is providing several facilities in terms of contribution to share capital & technical guidance for establishing industries in co-operative industrial estates. The status of co-operative industrial estates in the State is given in above Table the Marathwada region has 26 cooperative sciotey out of which 13 are functioning.

**Table No: - 1.32**

**Maharashtra Industrial Development Corporation (MIDC) as  
on 31<sup>st</sup> March, 2008.**

Region	MIDC areas				Industrial Units			No. of Plots	
	Maj or	Mi ni	Grow th Centr e	Tot al	No.	Investm ent (Rs. Crore)	Employment	Develop ed	Allot ed
Greater Mumbai	1	0	0	1	305	1,300	1,35,000	357	349
Konkan (Excl. Gr. Mumbai)	24	5	3#	32	10,0 45	11,891	2,33,270	17,000	15,18 9
Nashik	10	9	11#	30	5,61 6	2,176	49,156	8,772	7,962
Pune	29	18	19	66	8,41 6	12,089	2,68,532	15,067	13,43 0
Marathw ada	16	20	12#	48	4,21 4	1m257	50,633	9,410	8,356
Amravati	7	32	8#	47	1,32 8	452	17,532	4,462	3,139
Nagpur	11	25	10#	46	2,25 4	7,860	66,600	5,660	4,770
Total	98	109	63	270	32,1 78	37,025	8,20,723	60,728	53,19 8

**Source:** MIDC, Government of Maharashtra

# of which one centre each is being developed by Government of India.

Form the above table 1.32 we can see MIDC at a glance in Maharashtra State. In order to achieve planned and systematic growth throughout the State, Maharashtra Industrial Development Corporation (MIDC) is developing industrial areas with essential infrastructure like internal roads, water, electricity and other internal services for entrepreneurs. To achieve decentralized as well as faster

industrial development, the State Government is also implementing the following important programmes through MIDC:

- Establishment of growth centers
- Establishment of mini-industrial areas
- Setting-up of 'Five Star' industrial areas

**Table No:- 1.33**  
**Details of MSME & Large Enterprises in Maharashtra State as on 31<sup>st</sup> October, 2008**

Region	MSME	Employment @	Large Enterprises	Employment
Konkan	26,245	2,66,950	1,311	1,42,774
Nashik	21,407	1,48,746	353	70,694
Pune	79,296	4,20,382	2,227	4,03,623
Marathwada	10,815	92,552	225	48,798
Amravati	6,858	41,456	62	73,003
Nagpur	14,940	1,16,025	228	73,893
<b>Maharashtra</b>	<b>1,59,561</b>	<b>10,86,111</b>	<b>4,406</b>	<b>8,12,785</b>

**Source:** Directorate of Industries, Government of Maharashtra

From the above table 1.33 we can see the Details of MSME & Large Enterprises in Maharashtra State. Micro, Small & Medium Enterprises (MSMEs) Development Act, 2006 was enacted with effect from 2nd October, 2006. The State Government has already simplified the registration procedure. The earlier concept of 'Industries' has been changed to 'Enterprises'. Enterprises have been classified broadly into two categories (i) manufacturing, (ii)

services. Both the categories of enterprises have further been classified into Micro, Small, Medium and Large enterprises based on their investments in plant & machinery (for manufacturing enterprises) or on equipments (in the case of enterprises providing or rendering services). Details about MSMEs and large units are given in above table

#### **4.11 Some of the popular Mutual fund in operation in Marathwada region**

##### **Public Sector**

- |                        |                       |
|------------------------|-----------------------|
| 1. UTI (1964).         | 2. SBI MF (1987)      |
| 3. CAN Bank MF (1987). | 4. IND Bank MF (1990) |
| 5. BOI MF (1990).      | 6. PNB MF(1990)       |
| 7. GIC MF (1990).      | 8. BOB MF             |
| 9. LIC MF (1989.)      | 10. IDBI MF           |

##### **Private Sector**

- |                                |                        |
|--------------------------------|------------------------|
| 1. Kothari Pioneer MF          | 2. ICICI MF            |
| 3. 20 <sup>th</sup> Century MF | 4. Morgan Stanley MF   |
| 5. Taurus MF                   | 6. Apple MF            |
| 7. CRB MF                      | 8. JM MF               |
| 9. Shriram MF                  | 10. Alliance MF        |
| 11. Birla MF                   | 12. Tata MF            |
| 13. Reliance MF                | 14. Jardine Fleming MF |
| 15. HB MF                      | 16. Pioneer MF         |



17. CEAT MF                      18. Indus Ind MF  
19. Kotak Mahindra MF   20. Templeton

**Table No. 1.34**  
**Mutual Fund Industries at a Glance in Marathwada**  
**Region as on 31<sup>st</sup> December 2008**

SR.NO	Name of District	Number of AMFI Broker	Total Number of Investors
1	Aurangabad	84	21600
2	Nanded	14	4191
3	Latur	15	4810
4	Parbhani	8	1640
5	Jalna	6	1149
6	Beed	4	510
7	Osmanabad	1	270
8	Hingoli	1	260
Total		133	34430

**Source:** - Compiled from AMFI's and other AMC's websites.

The table No. 1.34 highlights on the overall AMFI registered broker from Marathwada Region. The Marathwada Region consists of eight districts; the total No. AMFI registered broker is shown in table No. 4.31 we can see that Aurangabad district has the highest number of AMFI registered broker i.e 84 as awareness regarding mutual funds is more in this district and there are many AMC's office which are present in the city so the broker can deal with the mutual fund companies directly and also there are many banks in the district, followed by Latur (15) Nanded (14) there are only single broker in

Hingoli and Osmanabad this shows the awareness of mutual fund is low in this region.

#### **4.12 Banking and Financial Services in Marathwada Region**

In the first decade of the 21st century, Marathwada has seen a spurt in financial activities, with almost all public sector and private banks have opened up branches including the State Bank of India, State Bank of Hyderabad, Citibank, Deutsche Bank, ICICI Bank, the Bank of India, HDFC Bank, YES Bank, SIDBI , Catholic Syrian Bank , Karur Vyasya Bank , Karnataka Bank , State Bank of Patiala , State Bank of Indore , J&K Bank , Syndicate Bank , Indian Bank.

If we take the overall review of the industrial and financial sector scenario in the Marathwada region, it reveals, that except Aurangabad district and to some extent a few other pockets like Jalna, Nanded and Latur, rest of Marathwada is still industrially very backward in Investment Management Industry like Mutual fund or stock market investment. However, it is hoped that the Govt efforts to create additional infrastructural and extend maximum incentives to the up coming units in industrially backward areas coupled with rise in local entrepreneurship, would accelerate the industrial development of Marathwada Region.

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