CHAPTER III

Urban population of Maharashtra

3.1. Introduction

Census Definition of Urban Area:

An urban area, according to the Census definition, consists of:-

1. All statutory towns: All places with a municipality, corporation, cantonment board or notified town area committee, etc. so declared by state law.

2. Census towns: Places which satisfy following criteria:
   a. A minimum population of 5000;
   b. At least 75 percent of male working population engaged in non-agricultural pursuits; and
   c. A density of population of at least 400 persons per sq. km.

In addition to this, some areas falling in the vicinity of city or town are also considered as urban area if they are treated as the outgrowths of the main urban unit. Such outgrowths are shown as urban agglomerations.

As per the census definition,

i. Urban Agglomeration is a continuous urban spread constituting a town and its adjoining urban outgrowths or

ii. Two or more physical contiguous town together and any adjoining urban outgrowths of such towns. Thus the census definition of urban area helps to differentiate between urban population and rural population of any geography.

Data on population of Maharashtra state is available as per “census of India 2011”.

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15 www.censusindia.gov.in
3.2. Maharashtra and Urban Population

Maharashtra state is situated in the western parts of India. The state covers an area of 3,07,713 km² or 9.84 percent of the total geographical area of India. It has total 35 districts with total population of 112.37 million. Maharashtra is second most populated state after Uttar Pradesh and third largest state by area in India. Maharashtra has one of the highest levels of industrialization and has maintained leading position in Industrial sector, among all Indian states.

Figure- 3.1: Map of Maharashtra

Source: [http://www.indiaurbanportal.in/maharashtra.aspx](http://www.indiaurbanportal.in/maharashtra.aspx)
Maharashtra is the wealthiest state in India, contributing about 25 percent of the country’s total industrial output and 23.2 percent of its GDP (2010-2011 figures).\textsuperscript{16} Maharashtra has highest number of people living in the urban areas (50.82 million). Maharashtra is third most urbanized state with an urban population of 45.23 percent, behind Tamil Nadu (48.45 percent) and Kerala (47.72 percent). Urban population growth accounted for 62.8 percent of total population growth in Maharashtra.

Mumbai, Thane, Nagpur, and Pune are the most urbanized districts in Maharashtra.\textsuperscript{17} Mumbai is the state capital with a population of 15.2 million. Major urban agglomerations in Maharashtra are Navi Mumbai, Thane, Pune, Nagpur, Nashik, Aurangabad, Kolhapur, Solapur, Sangli, Solapur, Amravati, and Nanded. Population of most of these cities has grown very sharply and the same trend is expected to continue in the coming years.

Growth rate of population in urban areas of Maharashtra is 23.67 percent which is much higher compared to rural population. Population in the rural areas has increased just by 10.34 percent, over the last decade. Total urban population of Maharashtra is 50.82 million and is increasing at faster rate compared to other states in India. People are migrating from rural areas to urban areas due to availability of employment, education and business opportunities. This urbanization has resulted into higher competition for available resources like land, houses etc. This has also resulted into sharp growth in prices of land and houses, in bigger cities.

Table-3.1 shows population data for Maharashtra state along with urban population of three major and fastest growing cities i.e. Mumbai (includes Mumbai, Thane, and Navi Mumbai districts), Pune, and Nashik.


\textsuperscript{17}Rural- Urban distribution of population, census of India Press Release. 19 November 2013.
Table-3.1: Population of Maharashtra

<table>
<thead>
<tr>
<th>Total Population of Maharashtra (Million)</th>
<th>112.37</th>
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<tbody>
<tr>
<td>Urban Population of Maharashtra (Million)</td>
<td>50.82</td>
</tr>
<tr>
<td>Rural Population of Maharashtra (Million)</td>
<td>61.55</td>
</tr>
<tr>
<td>Urban Population of Mumbai (Million)</td>
<td>18.41</td>
</tr>
<tr>
<td>Urban Population of Pune (Million)</td>
<td>5.05</td>
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<tr>
<td>Urban Population of Nashik (Million)</td>
<td>1.56</td>
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</tbody>
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Population under study for the purpose of this research work is urban population of Maharashtra. The above table shows that total urban population from these three cities (Mumbai, Pune, and Nashik) is more than 49 percent of the total urban population of Maharashtra. Thus it can be assumed that these three cities represent the total population of urban Maharashtra. The target population for this research work is selected from the three cities i.e. Mumbai, Pune, and Nashik and primary data required is collected from these three cities only.

### 3.3. NHB Residex

In 2007, NHB has launched ‘Residex’, an index for tracking movement of prices in the residential housing segment. Residex shows trend in housing prices as well as movement in home equity for the home owners in particular cities. Residex is available for Mumbai and Pune; which is useful for this research work.

Table-3.2: City wise Residex

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<tbody>
<tr>
<td>Pune</td>
<td>100</td>
<td>184</td>
<td>205</td>
<td>221</td>
<td>219</td>
<td>219</td>
</tr>
<tr>
<td>Mumbai</td>
<td>100</td>
<td>193</td>
<td>217</td>
<td>222</td>
<td>221</td>
<td>222</td>
</tr>
</tbody>
</table>

Source: [www.nhb.org.in](http://www.nhb.org.in)
It shows, Residex for Mumbai and Pune, for the period July-September 2013. Prices of residential properties in both cities has increased more than 100 percent between the years 2007 to 2013. Home equity of home owners in these cities has doubled which has also happened in Nashik city as well.

Home equity in these cities is increasing due to rising property prices. This growth will also lead to higher amount of RMLs in these cities. Residex is very useful index to check movements of properties in various cities and compare to that with other cities. It will also help in making various decisions for all stakeholders involved in reverse mortgage loans.