

State : West Bengal

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

EASTERN REGION			(Amount in Rupees Lakh)						
OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6	7	8	9
I. AGRICULTURE	2,03,569	324,79	291,77	4,17,485	625,60	592,09	48	106,67	37,34
1. Direct Finance	2,02,516	303,85	274,13	4,06,607	435,71	404,90	30	30,58	24,20
2. Indirect Finance	1,053	20,94	17,65	10,878	189,89	187,19	18	76,09	13,13
II. INDUSTRY	1,30,532	6648,88	5807,98	3,73,382	7073,95	5978,61	15,362	2972,34	1664,96
1. Mining & Quarrying	32	1065,21	934,01	156	207,35	171,29	8	11,44	11,15
2. Food Manufacturing & Processing	664	634,66	516,14	4,024	858,79	633,93	152	393,84	217,77
(a) Rice Mills, Flour & Dal Mills	221	34,90	28,47	1,667	81,81	60,87	1	1	1
(b) Sugar	2	1,84	1,18	17	62,50	37,89	-	-	-
(c) Edible Oils & Vanaspati	123	15,23	18,31	362	35,68	31,85	6	36,06	6,94
(d) Tea Processing	30	45,26	30,85	435	594,03	441,92	102	309,40	183,42
(e) Processing of Fruits & Vegetables	2	1,12	2,47	24	5,67	5,17	1	2,00	1,48
(f) Others	286	536,31	434,86	1,519	79,10	56,22	42	46,37	25,92
3. Beverage & Tobacco	33	346,31	289,19	42	24,41	22,10	25	140,22	31,61
4. Textiles	427	408,69	378,91	27,646	716,98	543,16	141	263,02	125,85
(a) Cotton Textiles	50	50,68	41,54	366	120,83	113,68	9	9,60	10,50
(b) Jute Textiles	37	4,59	3,63	215	247,64	134,56	10	23,47	16,71
(c) Handloom Textiles & Khadi	9	54	60	296	5,81	5,63	-	-	-
(d) Other Textiles	331	352,88	333,14	26,769	342,70	289,29	122	229,95	98,64
5. Paper, Paper Products & Printing	311	251,11	244,73	2,717	170,49	154,57	59	25,70	24,58
6. Leather & Leather Products	498	143,69	63,64	2,831	285,75	214,08	76	157,78	99,64
7. Rubber & Rubber Products	92	73,17	84,92	683	47,10	43,94	55	61,58	54,71
8. Chemicals & Chemical Products	717	290,66	269,22	11,787	522,19	425,54	228	310,74	211,26
(a) Heavy Industrial Chemicals	28	53,09	53,63	119	41,89	35,56	49	77,16	47,28
(b) Fertilisers	10	18,06	15,64	29	63,43	47,01	6	61,51	59,30
(c) Drugs & Pharmaceuticals	109	43,76	49,77	3,056	97,08	92,23	24	22,24	15,41
(d) Non-Edible Oils	5	49	33	17	2,56	2,67	3	7	6
(e) Other Chemicals & Chemical Products	565	175,26	149,85	8,566	317,24	248,07	146	149,76	89,21
9. Petroleum, Coal Products & Nuclear Fuels	96	449,49	349,47	152	733,99	669,60	14	43,58	36,80
10. Manufacture of Cement & Cement Products	57	22,60	17,71	178	77,72	90,05	18	94,77	47,36
11. Basic Metals & Metal Products	885	1109,88	1000,37	17,162	1094,46	950,07	228	473,98	230,26
(a) Iron & Steel	166	521,31	547,76	659	670,03	592,94	50	152,86	99,54
(b) Non-Ferrous Metals	39	58,14	31,47	95	110,91	78,84	45	182,33	58,64
(c) Other Metal Products	680	530,43	421,14	16,408	313,52	278,28	133	138,80	72,08
12. Engineering	879	743,48	653,09	8,318	808,52	704,90	308	382,34	218,83
(a) Heavy Engineering	64	56,55	58,99	213	285,34	267,64	24	29,96	34,89
(b) Light Engineering	299	259,79	231,56	4,070	145,67	121,87	119	24,33	15,56
(c) Electrical Machinery & Goods	450	407,06	338,73	3,791	331,25	271,82	129	270,28	125,60
(d) Electronic Machinery & Goods	66	20,09	23,81	244	46,27	43,57	36	57,76	42,78
13. Vehicles, Vehicle Parts & Transport Equipments	93	96,81	72,61	786	167,58	125,48	8	2,46	1,94
14. Other Industries	1,25,572	901,22	833,36	2,87,024	840,89	761,34	13,921	416,30	237,31
15. Electricity, Gas & Water	22	92,40	80,11	148	349,27	307,58	28	155,79	93,42
(a) Electricity Generation & Transmission	18	92,19	79,92	127	301,39	262,08	22	155,34	93,19
(b) Non-Conventional Energy	2	15	11	6	29	22	-	-	-
(c) Gas, Steam & Water Supply	2	6	9	15	47,59	45,28	6	45	23
16. Construction	154	19,50	20,48	9,728	168,45	160,99	93	38,80	22,50
III. TRANSPORT OPERATORS	14,710	104,13	108,98	27,653	251,70	210,73	110	24,16	11,36
IV. PROFESSIONAL AND OTHER SERVICES	17,587	260,18	204,32	70,135	806,64	662,19	1,056	156,33	114,57
V. PERSONAL LOANS	1,68,010	645,64	548,99	4,49,788	1699,39	1482,66	1,48,784	936,54	539,11

1. Loans for Purchase of Consumer Durables	4,709	9,74	7,37	24,023	53,71	43,76	1,192	16,97	14,93
2. Loans for Housing	41,561	330,67	291,55	1,14,598	747,93	644,56	2,169	75,30	64,58
3. Rest of the Personal Loans	1,21,740	305,23	250,07	3,11,167	897,75	794,34	1,45,423	844,28	459,60
VI. TRADE	1,22,183	840,22	669,73	2,41,524	2288,24	1872,78	554	165,78	96,49
1. Wholesale Trade	6,840	527,37	400,87	35,006	1259,03	995,90	146	110,03	48,18
2. Retail Trade	1,15,343	312,84	268,86	2,06,518	1029,21	876,89	408	55,75	48,31
VII. FINANCE	415	40,09	33,92	12,445	471,50	387,63	139	189,40	151,57
VIII. ALL OTHERS	44,740	764,96	717,90	3,25,965	1747,65	1593,93	10,263	204,83	170,29
TOTAL BANK CREDIT	7,01,746	9628,89	8383,59	19,18,377	14964,68	12780,63	1,76,316	4756,06	2785,69
OF WHICH: 1. Artisans & Village Industries	13,011	22,67	20,94	1,11,558	126,90	123,55	1	2	2
2. Other Small Scale Industries	1,01,384	684,99	589,96	1,25,248	1200,14	1059,43	848	64,88	37,41

OCCUPATION	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	3,15,578	166,94	148,30	439	29,75	26,81	9,37,119	1253,74	1096,31
1. Direct Finance	3,14,283	164,44	146,26	428	24,05	21,63	9,23,864	958,62	871,12
2. Indirect Finance	1,295	2,49	2,04	11	5,70	5,18	13,255	295,11	225,19
II. INDUSTRY	3,39,891	167,67	148,18	4,193	1581,31	1294,27	8,63,360	18444,15	14894,00
1. Mining & Quarrying	-	-	-	15	109,21	107,10	211	1393,22	1223,55
2. Food Manufacturing & Processing	1,106	1,61	1,28	85	183,52	151,85	6,031	2072,42	1520,97
(a) Rice Mills, Flour & Dal Mills	81	54	41	3	1	1	1,973	117,27	89,78
(b) Sugar	-	-	-	2	23,00	22,95	21	87,34	62,02
(c) Edible Oils & Vanaspati	48	24	18	13	10	4	552	87,30	57,34
(d) Tea Processing	-	-	-	41	154,54	123,84	608	1103,24	780,03
(e) Processing of Fruits & Vegetables	-	-	-	1	25	25	28	9,04	9,37
(f) Others	977	83	69	25	5,62	4,75	2,849	668,23	522,44
3. Beverage & Tobacco	-	-	-	7	66,20	65,15	107	577,14	408,05
4. Textiles	273	2,18	1,38	429	231,48	180,85	28,916	1622,36	1230,15
(a) Cotton Textiles	18	14	9	133	28,04	17,82	576	209,29	183,63
(b) Jute Textiles	-	-	-	37	72,54	48,66	299	348,25	203,55
(c) Handloom Textiles & Khadi	10	4	4	5	27	29	320	6,66	6,56
(d) Other Textiles	245	2,00	1,25	254	130,63	114,08	27,721	1058,17	836,41
5. Paper, Paper Products & Printing	14	9	8	131	14,32	11,40	3,232	461,70	435,36
6. Leather & Leather Products	-	-	-	66	23,51	20,49	3,471	610,72	397,84
7. Rubber & Rubber Products	-	-	-	59	26,45	28,74	889	208,31	212,32
8. Chemicals & Chemical Products	28	36	36	152	63,52	48,66	12,912	1187,48	955,04
(a) Heavy Industrial Chemicals	-	-	-	5	6,94	5,71	201	179,08	142,19
(b) Fertilisers	-	-	-	6	8,54	2,89	51	151,53	124,85
(c) Drugs & Pharmaceuticals	8	4	3	19	4,03	3,06	3,216	167,15	160,51
(d) Non-Edible Oils	-	-	-	1	15	17	26	3,28	3,23
(e) Other Chemicals & Chemical Products	20	33	33	121	43,86	36,82	9,418	686,44	524,27
9. Petroleum, Coal Products & Nuclear Fuels	1	8	5	74	88,27	86,93	337	1315,41	1142,86
10. Manufacture of Cement & Cement Products	5	2	3	24	30,24	27,55	282	225,36	182,69
11. Basic Metals & Metal Products	51	58	71	195	128,69	97,96	18,521	2807,60	2279,37
(a) Iron & Steel	1	3	3	89	48,57	43,76	965	1392,80	1284,03
(b) Non-Ferrous Metals	-	-	-	12	7,33	4,29	191	358,71	173,24
(c) Other Metal Products	50	56	68	94	72,78	49,92	17,365	1056,08	822,10
12. Engineering	64	44	39	284	135,66	116,34	9,853	2070,43	1693,54
(a) Heavy Engineering	-	-	-	26	39,86	34,56	327	411,71	396,08
(b) Light Engineering	6	3	2	159	47,36	43,33	4,653	477,16	412,33
(c) Electrical Machinery & Goods	55	26	22	80	42,52	34,06	4,505	1051,36	770,43
(d) Electronic Machinery & Goods	3	15	14	19	5,93	4,39	368	130,19	114,70
13. Vehicles, Vehicle Parts & Transport Equipments	14	14	12	31	36,79	35,16	932	303,78	235,30
14. Other Industries	3,38,284	159,92	141,98	2,470	250,44	185,45	7,67,271	2568,76	2159,44
15. Electricity, Gas & Water	-	-	-	25	111,29	83,79	223	708,74	564,90
(a) Electricity Generation & Transmission	-	-	-	24	111,22	83,72	191	660,14	518,90
(b) Non-Conventional Energy	-	-	-	1	7	7	9	50	40
(c) Gas, Steam & Water Supply	-	-	-	-	-	-	23	48,10	45,59

16. Construction	51	2,26	1,80	146	81,71	46,85	10,172	310,72	252,63
III. TRANSPORT OPERATORS	29,716	24,82	20,19	272	30,14	25,83	72,461	434,95	377,10
IV. PROFESSIONAL AND OTHER SERVICES	30,134	18,84	17,45	353	98,85	94,77	1,19,265	1340,85	1093,31
V. PERSONAL LOANS	1,84,619	322,02	281,63	10,886	113,34	86,24	9,62,087	3716,94	2938,63
1. Loans for Purchase of Consumer Durables	36,992	91,61	78,03	193	65	55	67,109	172,68	144,65
2. Loans for Housing	10,744	68,57	58,74	1,592	47,06	34,63	1,70,664	1269,53	1094,05
3. Rest of the Personal Loans	1,36,883	161,84	144,86	9,101	65,64	51,06	7,24,314	2274,74	1699,93
VI. TRADE	2,40,988	145,91	134,78	1,593	325,22	232,99	6,06,842	3765,37	3006,77
1. Wholesale Trade	1,231	2,98	2,58	643	246,74	168,94	43,866	2146,16	1616,47
2. Retail Trade	2,39,757	142,92	132,19	950	78,48	64,06	5,62,976	1619,21	1390,31
VII. FINANCE	2	3	4	378	417,65	317,98	13,379	1118,68	891,14
VIII. ALL OTHERS	40,943	29,06	24,89	3,667	76,92	61,74	4,25,578	2823,43	2568,74
TOTAL BANK CREDIT	11,81,871	875,29	775,46	21,781	2673,19	2140,63	40,00,091	32898,11	26866,00
OF WHICH: 1. Artisans & Village Industries	2,89,312	131,73	116,28	617	2,26	1,45	4,14,499	283,58	262,24
2. Other Small Scale Industries	46,410	27,41	24,80	1,713	97,69	75,07	2,75,603	2075,11	1786,67