

State : West Bengal
Table No. 5.7 – State and Population Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation March 2000

EASTERN REGION			(Amount in Rupees Lakh)			
OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	7,24,940	623,13	547,86	1,65,800	203,27	181,58
1. Direct Finance	7,17,046	577,98	517,50	1,63,971	190,39	169,93
2. Indirect Finance	7,894	45,14	30,37	1,829	12,88	11,65
II. INDUSTRY	5,46,669	913,20	782,32	1,12,865	660,60	558,45
1. Mining & Quarrying	28	3,03	3,33	27	3,70	3,70
2. Food Manufacturing & Processing	2,886	86,40	80,70	776	132,07	93,63
(a) Rice Mills, Flour & Dal Mills	1,341	21,53	19,22	323	28,89	22,85
(b) Sugar	1	1,80	1,15	6	8,18	5,59
(c) Edible Oils & Vanaspati	161	4,76	4,46	162	6,17	5,83
(d) Tea Processing	55	51,80	48,45	67	79,02	51,65
(e) Processing of Fruits & Vegetables	8	2,57	3,48	4	1,35	68
(f) Others	1,320	3,93	3,94	214	8,45	7,04
3. Beverage & Tobacco	6	3,22	2,81	15	4,04	5,31
4. Textiles	849	23,30	24,03	680	20,81	8,73
(a) Cotton Textiles	67	12,87	13,89	52	79	51
(b) Jute Textiles	7	47	49	7	12,50	1,84
(c) Handloom Textiles & Khadi	136	93	85	72	77	71
(d) Other Textiles	639	9,03	8,81	549	6,75	5,66
5. Paper, Paper Products & Printing	176	10,68	13,71	146	8,07	9,11
6. Leather & Leather Products	95	4,11	3,19	123	5,61	2,11
7. Rubber & Rubber Products	30	2,21	2,33	88	2,12	2,09
8. Chemicals & Chemical Products	329	30,34	28,13	219	74,71	63,29
(a) Heavy Industrial Chemicals	11	1,77	1,76	9	2,63	92
(b) Fertilisers	3	34	27	3	24	22
(c) Drugs & Pharmaceuticals	47	10,45	10,06	31	4,04	3,99
(d) Non-Edible Oils	3	48	57	1	3	2
(e) Other Chemicals & Chemical Products	265	17,31	15,47	175	67,76	58,14
9. Petroleum, Coal Products & Nuclear Fuels	14	83,05	83,81	31	130,88	124,18
10. Manufacture of Cement & Cement Products	45	25,79	7,20	40	4,12	2,99
11. Basic Metals & Metal Products	489	149,77	89,81	354	51,57	34,62
(a) Iron & Steel	45	54,78	42,89	14	38,27	21,28
(b) Non-Ferrous Metals	26	57,88	22,21	5	41	62
(c) Other Metal Products	418	37,11	24,70	335	12,89	12,73
12. Engineering	462	78,62	78,81	343	22,00	20,80
(a) Heavy Engineering	15	34,74	52,17	12	3,49	3,49
(b) Light Engineering	192	9,12	6,63	158	3,08	3,00
(c) Electrical Machinery & Goods	249	34,43	19,68	161	14,56	13,59
(d) Electronic Machinery & Goods	6	33	33	12	88	73
13. Vehicles, Vehicle Parts & Transport Equipments	114	39,87	30,61	121	11,96	8,92
14. Other Industries	5,37,427	361,20	324,27	1,08,650	144,93	137,04
15. Electricity, Gas & Water	26	1,89	1,38	7	36,63	35,06
(a) Electricity Generation & Transmission	18	1,58	1,16	4	36,45	34,93
(b) Non-Conventional Energy	4	14	10	-	-	-
(c) Gas, Steam & Water Supply	4	17	12	3	17	12
16. Construction	3,693	9,74	8,19	1,245	7,40	6,86
III. TRANSPORT OPERATORS	38,964	77,35	58,16	12,616	58,54	43,09
IV. PROFESSIONAL AND OTHER SERVICES	66,042	142,29	137,52	20,079	51,34	43,66
V. PERSONAL LOANS	2,92,915	580,51	509,30	1,24,001	382,36	324,48
1. Loans for Purchase of Consumer Durables	36,448	90,93	76,59	11,307	27,29	23,01
2. Loans for Housing	30,992	160,87	140,80	24,243	169,49	142,97
3. Rest of the Personal Loans	2,25,475	328,71	291,91	88,451	185,58	158,50
VI. TRADE	3,88,480	424,65	371,93	1,16,987	290,90	256,25
1. Wholesale Trade	10,321	47,38	37,23	4,218	74,21	62,86
2. Retail Trade	3,78,159	377,27	334,70	1,12,769	216,69	193,39
VII. FINANCE	544	4,04	3,34	201	5,48	5,30
VIII. ALL OTHERS	2,07,571	325,19	300,20	70,454	201,48	188,48

TOTAL BANK CREDIT	22,66,125	3090,36	2710,63	6,23,003	1853,97	1601,31
OF WHICH: 1. Artisans & Village Industries	3,39,013	176,17	158,95	48,616	35,50	33,73
2. Other Small Scale Industries	1,54,649	211,94	195,59	51,217	152,19	143,64

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	42,824	117,96	105,95	3,555	309,38	260,91
1. Direct Finance	39,767	77,01	69,10	3,080	113,24	114,59
2. Indirect Finance	3,057	40,95	36,85	475	196,14	146,33
II. INDUSTRY	56,373	1260,68	1096,82	1,47,453	15609,66	12456,40
1. Mining & Quarrying	33	6,01	5,19	123	1380,49	1211,32
2. Food Manufacturing & Processing	638	97,78	67,82	1,731	1756,18	1278,81
(a) Rice Mills, Flour & Dal Mills	188	22,18	17,46	121	44,66	30,25
(b) Sugar	2	24	25	12	77,12	55,03
(c) Edible Oils & Vanaspati	85	11,31	10,66	144	65,06	36,39
(d) Tea Processing	35	29,30	18,12	451	943,12	661,81
(e) Processing of Fruits & Vegetables	2	19	19	14	4,93	5,03
(f) Others	326	34,56	21,15	989	621,29	490,31
3. Beverage & Tobacco	1	3	5	85	569,86	399,88
4. Textiles	862	55,52	35,14	26,525	1522,72	1162,25
(a) Cotton Textiles	67	5,35	5,42	390	190,27	163,81
(b) Jute Textiles	27	32,98	15,95	258	302,29	185,27
(c) Handloom Textiles & Khadi	95	63	63	17	4,32	4,38
(d) Other Textiles	673	16,55	13,14	25,860	1025,83	808,79
5. Paper, Paper Products & Printing	394	10,60	14,00	2,516	432,35	398,54
6. Leather & Leather Products	141	2,81	2,48	3,112	598,19	390,07
7. Rubber & Rubber Products	144	6,18	6,30	627	197,80	201,60
8. Chemicals & Chemical Products	636	58,24	55,22	11,728	1024,19	808,41
(a) Heavy Industrial Chemicals	17	11,56	12,35	164	163,11	127,17
(b) Fertilisers	-	-	-	45	150,96	124,35
(c) Drugs & Pharmaceuticals	137	8,42	9,81	3,001	144,24	136,65
(d) Non-Edible Oils	5	24	55	17	2,53	2,08
(e) Other Chemicals & Chemical Products	477	38,03	32,51	8,501	563,34	418,15
9. Petroleum, Coal Products & Nuclear Fuels	24	245,24	210,01	268	856,24	724,85
10. Manufacture of Cement & Cement Products	57	10,22	9,50	140	185,22	163,01
11. Basic Metals & Metal Products	1,248	163,28	154,91	16,430	2442,98	2000,03
(a) Iron & Steel	203	63,69	63,36	703	1236,07	1156,50
(b) Non-Ferrous Metals	15	10,08	10,14	145	290,34	140,26
(c) Other Metal Products	1,030	89,51	81,40	15,582	916,57	703,27
12. Engineering	1,597	200,27	191,38	7,451	1769,54	1402,55
(a) Heavy Engineering	35	24,68	22,31	265	348,80	318,11
(b) Light Engineering	957	29,25	24,28	3,346	435,72	378,42
(c) Electrical Machinery & Goods	580	144,41	142,79	3,515	857,97	594,36
(d) Electronic Machinery & Goods	25	1,94	1,99	325	127,05	111,65
13. Vehicles, Vehicle Parts & Transport Equipments	134	30,14	28,93	563	221,80	166,83
14. Other Industries	49,487	339,61	284,26	71,707	1723,03	1413,86
15. Electricity, Gas & Water	10	15,92	15,07	180	654,31	513,40
(a) Electricity Generation & Transmission	6	15,66	14,92	163	606,46	467,89
(b) Non-Conventional Energy	1	5	2	4	31	28
(c) Gas, Steam & Water Supply	3	21	12	13	47,54	45,23
16. Construction	967	18,82	16,57	4,267	274,76	221,00
III. TRANSPORT OPERATORS	9,289	61,41	45,90	11,592	237,65	229,94
IV. PROFESSIONAL AND OTHER SERVICES	12,124	61,39	52,37	21,020	1085,84	859,76
V. PERSONAL LOANS	1,40,250	563,93	479,33	4,04,921	2190,14	1625,52
1. Loans for Purchase of Consumer Durables	6,976	16,78	14,07	12,378	37,68	30,97
2. Loans for Housing	37,291	274,84	235,96	78,138	664,33	574,32
3. Rest of the Personal Loans	95,983	272,31	229,29	3,14,405	1488,13	1020,23
VI. TRADE	47,168	360,50	305,88	54,207	2689,31	2072,71
1. Wholesale Trade	4,201	132,56	115,00	25,126	1892,00	1401,39
2. Retail Trade	42,967	227,94	190,89	29,081	797,31	671,32
VII. FINANCE	318	12,04	9,67	12,316	1097,11	872,83
VIII. ALL OTHERS	48,352	246,07	220,18	99,201	2050,69	1859,88
TOTAL BANK CREDIT	3,56,698	2683,99	2316,11	7,54,265	25269,79	20237,95
OF WHICH: 1. Artisans & Village Industries	14,624	24,25	22,03	12,246	47,67	47,53
2. Other Small Scale Industries	32,790	360,86	323,99	36,947	1350,12	1123,45