

Table No. 5.7 - State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation - March 1997 (Part of 32)

EASTERN REGION

STATE : WEST BENGAL

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	1	2	3	4	5	6
I. AGRICULTURE	8,16,783	580,85	530,61	2,18,371	187,17	174,73
1. Direct Finance	8,08,655	508,77	474,90	2,16,666	163,72	153,31
2. Indirect Finance	8,128	72,08	55,71	1,705	23,44	21,41
II. INDUSTRY	6,03,680	1108,16	847,87	1,71,516	651,30	569,34
1. Mining & Quarrying	156	8,24	8,90	79	12,47	12,48
2. Food Manufacturing and Processing	4,529	281,23	135,27	3,363	142,63	102,41
(a) Rice Mills, Flour and Dal Mills	856	9,76	9,17	366	13,66	11,80
(b) Sugar	8	18	17	12	28	28
(c) Edible Oils and Vanaspati	398	8,38	7,23	265	6,51	7,03
(d) Tea Processing	116	254,98	111,34	113	102,27	66,27
(e) Processing of Fruits & Vegetables	20	1,17	1,07	36	4,24	4,24
(f) Others	3,131	6,77	6,28	2,571	15,67	12,78
3. Beverage and Tobacco	142	2,10	1,93	81	2,44	1,84
4. Textiles	2,103	73,93	62,54	1,937	66,58	49,53
(a) Cotton Textiles	198	13,71	9,46	149	5,92	3,02
(b) Jute Textiles	95	11,33	10,58	137	32,78	23,15
(c) Handloom Textiles & Khadi	332	1,56	1,56	264	1,80	1,78
(d) Other Textiles	1,478	47,32	40,94	1,387	26,09	21,58
5. Paper, Paper Products and Printing	357	21,48	25,03	438	5,02	4,82
6. Leather and Leather Products	237	2,27	1,98	284	1,79	1,83
7. Rubber and Rubber Products	122	14,23	12,32	193	37,05	41,68
8. Chemicals and Chemical Products	575	80,50	79,56	709	79,85	70,65
(a) Heavy Industrial Chemicals	30	2,92	3,15	24	1,65	1,70
(b) Fertilizers	16	2,94	2,97	17	1,99	1,79
(c) Drugs and Pharmaceuticals	54	3,15	3,25	117	3,24	2,89
(d) Non-Edible Oils	7	42	51	13	68	58
(e) Other Chemicals & Chemical Products	468	71,06	69,69	538	72,29	63,69
9. Petroleum, Coal Products & Nuclear Fuels	164	2,44	3,83	130	9,36	9,33
10. Manufacture of Cement & Cement Products	204	6,74	5,99	157	2,15	1,89
11. Basic Metals & Metal Products	826	119,56	92,22	801	63,87	57,41
(a) Iron and Steel	199	19,77	17,92	166	54,91	47,77
(b) Non-Ferrous Metals	59	68,99	56,86	55	2,44	2,90
(c) Other Metal Products	568	30,80	17,44	580	6,52	6,75
12. Engineering	1,088	148,62	96,84	774	68,93	65,33
(a) Heavy Engineering	62	81,94	48,30	43	11,34	11,21
(b) Light Engineering	399	9,94	10,46	213	2,68	2,52
(c) Electrical Machinery & Goods	477	55,77	37,10	313	52,30	49,43
(d) Electronic Machinery & Goods	150	98	97	205	2,61	2,17
13. Vehicles, Vehicle Parts & Transport Equipments	354	6,46	4,87	274	4,82	4,78
14. Other Industries	5,92,268	330,26	308,71	1,61,811	140,16	133,67
15. Electricity, Gas & Water	327	4,78	4,04	125	7,13	4,82
(a) Electricity Generation & Transmission	200	2,22	2,05	86	5,29	3,36
(b) Non-Conventional Energy	79	2,29	1,71	8	6	5
(c) Gas, Steam & Water Supply	48	28	28	31	1,78	1,41
16. Construction	228	5,33	3,86	360	7,05	6,88
III. TRANSPORT OPERATORS	49,893	66,62	59,82	19,751	56,50	50,52
IV. PROFESSIONAL AND OTHER SERVICES	71,911	48,92	46,67	26,219	32,26	31,16
V. PERSONAL LOANS	1,93,175	284,76	256,64	1,04,655	253,95	227,76
1. Loans for Purchase of Consumer Durables	15,511	19,46	16,97	7,474	9,99	7,96
2. Loans for Housing	17,429	91,17	82,42	14,891	122,19	110,17
3. Rest of the Personal Loans	1,60,235	174,14	157,25	82,290	121,77	109,63
V I. TRADE	5,62,427	434,95	402,69	2,12,798	249,37	232,49
1. Wholesale Trade	8,563	64,13	47,18	5,841	44,91	38,75

	2. Retail Trade	5,53,864	370,81	355,52	2,06,957	204,45	193,74
VII.	FINANCE	382	9,32	8,59	182	4,83	5,37
VIII.	ALL OTHERS	1,10,755	122,20	112,98	42,738	64,18	66,32
TOTAL BANK CREDIT		24,09,006	2655,79	2265,87	7,96,230	1499,55	1357,68
OF WHICH : 1. Artisans & Village Industries		4,30,966	206,78	190,40	90,732	51,90	48,75
2. Other Small Scale Industries		1,41,498	165,00	160,35	69,569	163,50	158,94

OCCUPATION		URBAN			METROPOLITAN		
		No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
		7	8	9	10	11	12
I.	AGRICULTURE	56,003	75,91	74,99	3,856	210,35	170,33
	1. Direct Finance	54,157	67,78	67,79	3,065	86,18	77,49
	2. Indirect Finance	1,846	8,13	7,20	791	124,16	92,84
II.	INDUSTRY	82,200	1027,20	975,58	37,298	10186,77	7432,34
	1. Mining & Quarrying	50	3,60	1,20	192	762,18	477,18
	2. Food Manufacturing and Processing	1,507	62,63	46,74	1,014	795,34	605,14
	(a) Rice Mills, Flour and Dal Mills	304	18,45	15,82	90	14,18	8,88
	(b) Sugar	6	23	24	10	2,29	2,72
	(c) Edible Oils and Vanaspati	110	11,27	6,34	135	56,81	38,35
	(d) Tea Processing	44	20,90	12,72	356	595,48	448,60
	(e) Processing of Fruits & Vegetables	35	45	45	25	1,73	2,90
	(f) Others	1,008	11,33	11,17	398	124,84	103,70
	3. Beverage and Tobacco	48	6,97	6,74	152	413,94	315,34
	4. Textiles	1,440	152,26	115,23	1,767	1299,58	913,29
	(a) Cotton Textiles	103	7,99	8,56	298	333,49	251,47
	(b) Jute Textiles	119	120,02	83,90	226	245,09	169,48
	(c) Handloom Textiles & Khadi	88	54	55	24	4,81	5,34
	(d) Other Textiles	1,130	23,71	22,23	1,219	716,19	487,00
	5. Paper, Paper Products and Printing	598	34,23	20,42	1,653	234,34	185,17
	6. Leather and Leather Products	282	11,11	22,92	1,176	320,25	243,69
	7. Rubber and Rubber Products	201	7,29	5,96	430	167,67	161,45
	8. Chemicals and Chemical Products	876	75,45	54,92	2,515	879,47	716,79
	(a) Heavy Industrial Chemicals	53	16,71	9,42	248	296,07	162,07
	(b) Fertilizers	16	85	64	69	74,12	70,13
	(c) Drugs and Pharmaceuticals	96	4,66	6,27	486	175,82	208,45
	(d) Non-Edible Oils	21	1,97	1,85	31	4,68	3,28
	(e) Other Chemicals & Chemical Products	690	51,25	36,74	1,681	328,78	272,85
	9. Petroleum, Coal Products & Nuclear Fuels	106	7,34	6,49	205	88,14	67,14
	10. Manufacture of Cement & Cement Products	116	6,16	5,16	93	45,63	34,78
	11. Basic Metals & Metal Products	1,860	238,87	195,88	2,544	1857,90	1267,84
	(a) Iron and Steel	495	180,49	142,36	928	955,65	594,04
	(b) Non-Ferrous Metals	86	10,43	11,06	239	291,03	199,85
	(c) Other Metal Products	1,279	47,95	42,45	1,377	611,22	473,94
	12. Engineering	1,956	216,89	315,39	3,924	1646,11	1150,51
	(a) Heavy Engineering	233	70,29	138,55	446	430,10	327,97
	(b) Light Engineering	906	35,28	32,02	1,451	507,05	246,01
	(c) Electrical Machinery & Goods	559	50,29	59,32	1,397	587,91	463,50
	(d) Electronic Machinery & Goods	258	61,02	85,51	630	121,05	113,03
	13. Vehicles, Vehicle Parts & Transport Equipments	276	31,21	21,99	606	126,81	107,14
	14. Other Industries	72,326	141,34	140,13	19,737	828,10	642,21
	15. Electricity, Gas & Water	87	16,30	4,05	274	574,51	412,24
	(a) Electricity Generation & Transmission	72	15,82	3,78	234	555,55	401,40
	(b) Non-Conventional Energy	3	3	3	5	15	15
	(c) Gas, Steam & Water Supply	12	45	24	35	18,81	10,69
	16. Construction	471	15,55	12,35	1,016	146,80	132,45
III.	TRANSPORT OPERATORS	11,432	43,26	39,31	9,282	159,76	146,82
IV.	PROFESSIONAL AND OTHER SERVICES	14,884	39,77	38,01	11,351	362,89	298,09
V.	PERSONAL LOANS	1,14,719	290,95	258,86	5,14,806	1669,59	1050,50
	1. Loans for Purchase of Consumer Durables	4,489	6,03	4,73	3,769	9,32	8,11
	2. Loans for Housing	21,044	130,60	119,48	37,144	337,72	309,15
	3. Rest of the Personal Loans	89,186	154,33	134,65	4,73,893	1322,54	733,24
V I.	TRADE	92,226	246,59	222,72	54,532	1636,69	1269,86
	1. Wholesale Trade	3,649	85,67	71,36	5,943	1227,52	890,74
	2. Retail Trade	88,577	160,92	151,37	48,589	409,17	379,13
VII.	FINANCE	150	7,72	7,46	1,026	995,93	858,87
VIII.	ALL OTHERS	50,028	114,95	96,22	84,550	1149,48	1008,60

TOTAL BANK CREDIT		4,21,642	1846,35	1713,17	7,16,701	16371,45	12235,42
OF WHICH : 1.	Artisans & Village Industries	24,775	21,50	20,91	4,188	10,28	9,66
2.	Other Small Scale Industries	46,526	236,51	237,27	21,218	972,25	835,45
