

Table No. 5.6 - State and Bank Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation - March 1998 (Part 18 of 32)

EASTERN REGION		STATE :WEST BENGAL						(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		2,41,933	366,45	307,83	5,27,926	506,98	475,18	14	3,91	1,18
1. Direct Finance		2,39,743	298,08	262,66	5,20,100	408,02	389,96	10	90	68
2. Indirect Finance		2,190	68,37	45,17	7,826	98,96	85,22	4	3,01	49
II. INDUSTRY		1,83,088	5824,27	4344,49	3,75,596	5914,49	5122,19	1,186	2593,25	1802,20
1. Mining & Quarrying		113	647,08	576,71	396	236,81	214,10	5	3,30	55
2. Food Manufacturing & Processing		4,582	518,36	323,10	5,715	666,29	529,60	132	292,95	186,01
(a) Rice Mills, Flour & Dal Mills		426	24,44	21,11	1,165	49,89	47,97	2	10	8
(b) Sugar		15	39,80	39,65	33	36,89	25,59	-	-	-
(c) Edible Oils & Vanaspati		356	41,00	23,52	500	29,82	28,28	7	21,95	13,27
(d) Tea Processing		119	358,95	194,28	459	461,05	365,26	54	219,26	133,44
(e) Processing of Fruits & Vegetables		40	3,44	3,57	65	3,49	3,42	2	16	13
(f) Others		3,626	50,73	40,96	3,493	85,15	59,08	67	51,49	39,08
3. Beverage & Tobacco		117	127,27	57,81	220	97,25	51,95	38	228,51	210,66
4. Textiles		2,204	637,51	425,78	4,528	707,88	562,94	81	188,95	135,14
(a) Cotton Textiles		198	106,13	42,92	479	132,61	137,53	17	12,11	11,01
(b) Jute Textiles		218	145,53	93,82	330	259,00	167,00	14	15,89	16,10
(c) Handloom Textiles & Khadi		143	1,07	87	469	7,44	7,68	-	-	-
(d) Other Textiles		1,645	384,78	288,16	3,250	308,83	250,73	50	160,96	108,02
5. Paper, Paper Products & Printing		819	224,00	200,51	1,956	151,10	156,37	30	27,83	27,71
6. Leather & Leather Products		590	174,75	75,81	1,330	207,94	150,78	60	115,35	40,89
7. Rubber & Rubber Products		258	73,97	65,34	590	136,69	131,54	11	26,26	27,77
8. Chemicals & Chemical Products		1,285	280,31	216,35	2,903	501,19	460,27	162	292,68	202,06
(a) Heavy Industrial Chemicals		66	96,71	77,50	237	84,71	74,47	60	84,08	65,81
(b) Fertilisers		34	21,71	16,10	33	49,49	45,51	13	61,24	56,45
(c) Drugs & Pharmaceuticals		198	37,71	31,36	475	77,95	78,88	21	45,53	18,26
(d) Non-Edible Oils		21	2,05	1,85	38	3,24	2,80	3	1,16	49
(e) Other Chemicals & Chemical Products		966	122,13	89,54	2,120	285,80	258,62	65	100,66	61,05
9. Petroleum, Coal Products & Nuclear Fuels		285	104,21	93,39	275	324,60	300,86	23	40,83	15,65
10. Manufacture of Cement & Cement Products		136	17,33	15,89	381	35,36	28,32	27	94,63	60,75
11. Basic Metals & Metal Products		1,531	1178,66	853,02	3,930	957,52	803,88	152	463,04	291,06
(a) Iron & Steel		391	829,63	641,12	1,018	534,50	477,61	47	198,99	143,34
(b) Non-Ferrous Metals		118	172,45	105,47	200	135,40	88,63	46	125,25	67,64
(c) Other Metal Products		1,022	176,58	106,43	2,712	287,62	237,63	59	138,81	80,08
12. Engineering		2,625	1226,91	930,71	4,485	723,01	672,33	210	355,36	307,14
(a) Heavy Engineering		367	479,98	408,75	351	199,16	220,68	38	38,54	30,81
(b) Light Engineering		925	315,88	202,83	1,910	110,07	99,77	53	57,39	54,38
(c) Electrical Machinery & Goods		873	319,09	193,79	1,543	355,01	299,49	95	230,79	207,00
(d) Electronic Machinery & Goods		460	111,97	125,33	681	58,77	52,39	24	28,63	14,94
13. Vehicles, Vehicle Parts & Transport Equipments		463	90,61	77,84	846	99,02	93,01	8	38	7,01
14. Other Industries		1,67,742	386,62	325,02	3,45,623	696,42	635,82	187	198,12	123,33
15. Electricity, Gas & Water		73	113,68	86,48	723	258,43	227,37	26	219,62	132,09
(a) Electricity Generation & Transmission		51	109,89	85,31	510	205,53	178,62	24	219,46	131,95
(b) Non-Conventional Energy		4	6	4	119	2,71	2,30	-	-	-
(c) Gas, Steam & Water Supply		18	3,73	1,12	94	50,19	46,45	2	15	14
16. Construction		265	23,01	20,73	1,695	114,96	103,05	34	45,44	34,36
III. TRANSPORT OPERATORS		20,633	90,68	71,98	51,701	207,20	181,50	21	9,31	11,50
IV. PROFESSIONAL AND OTHER SERVICES		7,072	47,39	37,96	84,910	314,17	287,93	425	32,66	21,56
V. PERSONAL LOANS		1,88,296	514,92	463,40	3,41,546	1236,52	1122,09	3,17,576	794,33	448,66

1. Loans for Purchase of Consumer Durables	7,542	12,83	11,69	11,596	20,80	17,80	83	31	26
2. Loans for Housing	23,495	231,84	212,31	68,624	566,39	511,02	426	9,87	9,74
3. Rest of the Personal Loans	1,57,259	270,26	239,40	2,61,326	649,33	593,27	3,17,067	784,16	438,66
VI. TRADE	1,60,222	502,68	427,57	4,53,329	1632,06	1366,53	714	76,50	56,09
1. Wholesale Trade	7,678	240,53	195,14	18,616	896,73	683,89	88	48,26	36,23
2. Retail Trade	1,52,544	262,15	232,44	4,34,713	735,33	682,64	626	28,24	19,87
VII FINANCE	141	71,61	59,42	1,676	367,70	309,16	71	150,08	102,86
VII ALL OTHERS	17,552	232,29	206,37	2,40,256	1218,67	1203,69	880	46,88	35,02
I.									
TOTAL BANK CREDIT	8,18,937	7650,29	5919,02	20,76,940	11397,79	10068,28	3,20,887	3706,93	2479,07
OF WHICH: 1. Artisans & Village Industries	89,592	62,20	59,45	1,90,331	120,07	118,94	1	2	2
2. Other Small Scale Industries	80,238	472,53	421,33	1,36,333	953,66	852,28	88	61,55	45,19

EASTERN REGION		STATE :WEST BENGAL						(Amount in Rupees Lakh)		
OCCUPATION		REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
		No. of	Credit	Amount	No. of	Credit	Amount	No. of	Credit	Amount
		Accounts	Limit	Out- standing	Accounts	Limit	Out- standing	Accounts	Limit	Out- standing
		10	11	12	13	14	15	16	17	18
I.	AGRICULTURE	3,41,398	153,44	137,77	231	13,04	8,30	11,11,502	1043,82	930,26
	1. Direct Finance	3,40,533	151,79	136,25	228	11,39	6,54	11,00,614	870,18	796,09
	2. Indirect Finance	865	1,65	1,52	3	1,65	1,76	10,888	173,65	134,17
II.	INDUSTRY	3,06,711	138,12	124,69	1,020	694,72	572,21	8,67,601	15164,84	11965,78
	1. Mining & Quarrying	3	8	8	8	38,72	38,26	525	925,99	829,70
	2. Food Manufacturing & Processing	1,324	1,17	96	25	39,99	34,34	11,778	1518,76	1074,01
	(a) Rice Mills, Flour & Dal Mills	40	50	41	2	2	3	1,635	74,94	69,60
	(b) Sugar	-	-	-	-	-	-	48	76,69	65,24
	(c) Edible Oils & Vanaspati	8	8	6	1	-	-	872	92,86	65,14
	(d) Tea Processing	-	-	-	15	32,70	27,45	647	1071,96	720,44
	(e) Processing of Fruits & Vegetables	1	2	-	-	-	-	108	7,10	7,12
	(f) Others	1,275	56	48	7	7,27	6,86	8,468	195,20	146,47
	3. Beverage & Tobacco	1	1	1	5	24,17	23,58	381	477,19	344,00
	4. Textiles	52	41	35	95	160,80	105,20	6,960	1695,55	1229,41
	(a) Cotton Textiles	2	1	1	15	29,64	17,11	711	280,49	208,59
	(b) Jute Textiles	-	-	-	22	44,87	28,09	584	465,28	305,01
	(c) Handloom Textiles & Khadi	12	5	5	-	-	-	624	8,57	8,60
	(d) Other Textiles	38	34	30	58	86,29	59,99	5,041	941,21	707,21
	5. Paper, Paper Products & Printing	8	5	5	47	18,87	18,09	2,860	421,86	402,73
	6. Leather & Leather Products	2	1	1	127	30,18	25,87	2,109	528,22	293,36
	7. Rubber & Rubber Products	-	-	-	31	20,96	20,96	890	257,88	245,60
	8. Chemicals & Chemical Products	4	3	3	81	57,89	43,37	4,435	1132,10	922,09
	(a) Heavy Industrial Chemicals	1	1	1	2	19,17	9,73	366	284,68	227,51
	(b) Fertilisers	-	-	-	5	1,93	1,80	85	134,37	119,86
	(c) Drugs & Pharmaceuticals	-	-	-	10	3,21	3,13	704	164,40	131,63
	(d) Non-Edible Oils	-	-	-	1	14	16	63	6,59	5,29
	(e) Other Chemicals & Chemical Products	3	1	2	63	33,45	28,57	3,217	542,06	437,81
	9. Petroleum, Coal Products & Nuclear Fuels	3	2	2	7	1,42	1,36	593	471,09	411,28
	10. Manufacture of Cement & Cement Products	1	-	1	2	22	13	547	147,54	105,10
	11. Basic Metals & Metal Products	17	15	14	189	101,52	92,55	5,819	2700,89	2040,65
	(a) Iron & Steel	-	-	-	107	89,15	82,72	1,563	1652,27	1344,79
	(b) Non-Ferrous Metals	-	-	-	9	1,21	1,13	373	434,31	262,87
	(c) Other Metal Products	17	15	14	73	11,16	8,70	3,883	614,32	432,99
	12. Engineering	17	10	16	184	46,21	35,67	7,521	2351,59	1946,00
	(a) Heavy Engineering	-	-	-	29	20,20	17,93	785	737,87	678,17
	(b) Light Engineering	5	3	2	50	5,08	4,72	2,943	488,45	361,72
	(c) Electrical Machinery & Goods	9	5	12	65	18,71	11,05	2,585	923,65	711,45
	(d) Electronic Machinery & Goods	3	1	1	40	2,23	1,98	1,208	201,62	194,66
	13. Vehicles, Vehicle Parts & Transport Equipments	11	15	12	14	6,40	6,12	1,342	196,54	184,09
	14. Other Industries	3,05,250	135,20	122,03	140	81,12	70,97	8,18,942	1497,48	1277,17
	15. Electricity, Gas & Water	-	-	-	13	32,40	31,26	835	624,12	477,20
	(a) Electricity Generation & Transmission	-	-	-	13	32,40	31,26	598	567,28	427,14
	(b) Non-Conventional Energy	-	-	-	-	-	-	123	2,77	2,34

(c) Gas, Steam & Water Supply	-	-	-	-	-	-	114	54,07	47,71
16. Construction	18	76	74	52	33,86	24,49	2,064	218,03	183,37
III. TRANSPORT OPERATORS	32,701	20,67	17,90	110	14,34	13,85	1,05,166	342,20	296,73
IV. PROFESSIONAL AND OTHER SERVICES	30,065	13,83	12,75	350	95,05	79,42	1,22,822	503,10	439,61
V. PERSONAL LOANS	1,05,593	143,93	125,93	5,917	72,47	59,22	9,58,928	2762,17	2219,30
1. Loans for Purchase of Consumer Durables	15,941	27,23	21,67	90	37	28	35,252	61,55	51,69
2. Loans for Housing	4,903	40,90	35,98	569	44,77	36,98	98,017	893,77	806,03
3. Rest of the Personal Loans	84,749	75,80	68,29	5,258	27,32	21,96	8,25,659	1806,86	1361,58
VI. TRADE	2,42,857	128,92	119,62	1,100	155,84	113,82	8,58,222	2496,01	2083,64
1. Wholesale Trade	772	1,49	1,40	482	115,02	82,23	27,636	1302,03	998,88
2. Retail Trade	2,42,085	127,43	118,22	618	40,82	31,60	8,30,586	1193,98	1084,76
VII FINANCE	6	6	6	160	185,27	162,71	2,054	774,71	634,22
VIII ALL OTHERS	41,223	25,36	23,26	1,114	105,77	97,44	3,01,025	1628,97	1565,79
I.									
TOTAL BANK CREDIT	11,00,554	624,33	561,99	10,002	1336,50	1106,97	43,27,320	24715,83	20135,33
OF WHICH: 1. Artisans & Village Industries	2,65,029	116,69	105,35	16	5	5	5,44,969	299,03	283,80
2. Other Small Scale Industries	38,485	18,75	16,76	354	88,78	70,43	2,55,498	1595,27	1405,99