

Table No. 5.7 - State and Population 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	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	8,53,923	609,92	549,63	2,07,084	202,40	189,41
1. Direct Finance	8,47,026	539,29	500,52	2,05,640	177,91	167,74
2. Indirect Finance	6,897	70,63	49,11	1,444	24,49	21,67
II. INDUSTRY	6,06,332	995,94	877,45	1,59,902	529,28	476,60
1. Mining & Quarrying	173	3,38	3,69	88	1,40	1,64
2. Food Manufacturing & Processing	5,904	185,83	125,25	3,337	102,94	78,95
(a) Rice Mills, Flour & Dal Mills	862	11,92	11,05	458	21,42	18,18
(b) Sugar	7	10,32	6,39	18	36	35
(c) Edible Oils & Vanaspati	365	7,43	6,55	277	6,72	7,45
(d) Tea Processing	108	145,91	91,25	80	52,13	35,57
(e) Processing of Fruits & Vegetables	20	1,84	1,58	39	3,56	3,68
(f) Others	4,542	8,40	8,43	2,465	18,75	13,73
3. Beverage & Tobacco	141	1,56	1,31	77	5,02	3,93
4. Textiles	1,936	40,72	32,51	1,867	38,91	27,52
(a) Cotton Textiles	164	12,49	8,04	168	9,99	5,30
(b) Jute Textiles	86	8,09	6,15	132	5,71	2,96
(c) Handloom Textiles & Khadi	302	1,64	1,61	226	1,62	1,72
(d) Other Textiles	1,384	18,49	16,72	1,341	21,60	17,54
5. Paper, Paper Products & Printing	370	20,47	24,10	430	5,61	6,47
6. Leather & Leather Products	236	4,87	4,30	302	1,70	1,93
7. Rubber & Rubber Products	109	1,59	1,51	158	3,46	3,29
8. Chemicals & Chemical Products	570	62,36	56,39	731	52,19	46,58
(a) Heavy Industrial Chemicals	34	3,48	3,81	24	52	51
(b) Fertilisers	13	1,80	1,90	10	37	37
(c) Drugs & Pharmaceuticals	51	11,50	11,31	128	4,20	3,86
(d) Non-Edible Oils	7	43	51	12	68	52
(e) Other Chemicals & Chemical Products	465	45,16	38,87	557	46,42	41,32
9. Petroleum, Coal Products & Nuclear Fuels	169	1,84	1,82	127	79,56	79,60
10. Manufacture of Cement & Cement Products	189	6,77	6,37	142	3,57	2,98
11. Basic Metals & Metal Products	753	142,41	96,60	769	34,14	30,60
(a) Iron & Steel	125	66,48	60,34	104	23,99	20,34
(b) Non-Ferrous Metals	35	36,67	19,42	30	3,05	2,60
(c) Other Metal Products	593	39,25	16,84	635	7,10	7,66
12. Engineering	1,004	135,56	158,04	798	32,07	29,69
(a) Heavy Engineering	66	84,20	113,62	80	6,18	6,53
(b) Light Engineering	357	13,17	10,48	232	5,85	5,85
(c) Electrical Machinery & Goods	422	36,50	32,27	282	17,25	14,92
(d) Electronic Machinery & Goods	159	1,70	1,66	204	2,79	2,38
13. Vehicles, Vehicle Parts & Transport Equipments	335	31,03	32,14	240	4,59	4,73
14. Other Industries	5,93,820	344,43	321,73	1,50,319	148,82	146,12
15. Electricity, Gas & Water	402	5,81	4,93	125	7,28	4,68
(a) Electricity Generation & Transmission	265	3,05	2,59	70	3,81	2,52
(b) Non-Conventional Energy	98	2,52	2,12	19	10	8
(c) Gas, Steam & Water Supply	39	23	22	36	3,38	2,07
16. Construction	221	7,32	6,76	392	8,04	7,89
III. TRANSPORT OPERATORS	60,804	76,87	67,00	23,575	65,85	56,07
IV. PROFESSIONAL AND OTHER SERVICES	72,398	56,81	53,25	26,009	41,51	40,49
V. PERSONAL LOANS	2,11,365	363,61	322,56	1,07,205	324,14	291,56
1. Loans for Purchase of Consumer Durables	16,313	27,61	22,29	7,628	11,73	9,72
2. Loans for Housing	19,008	109,36	96,51	16,173	153,97	139,13
3. Rest of the Personal Loans	1,76,044	226,64	203,77	83,404	158,44	142,72
VI. TRADE	5,41,144	458,51	434,04	1,86,656	288,68	263,36
1. Wholesale Trade	10,843	55,81	51,67	5,564	57,56	48,36
2. Retail Trade	5,30,301	402,70	382,37	1,81,092	231,12	214,99
VII. FINANCE	624	9,50	8,27	320	6,20	5,47
VIII. ALL OTHERS	1,14,748	143,13	131,75	41,421	86,21	85,10

TOTAL BANK CREDIT	24,61,338	2714,30	2443,95	7,52,172	1544,28	1408,05
OF WHICH: 1. Artisans & Village Industries	4,34,526	215,18	200,11	86,630	56,03	55,73
2. Other Small Scale Industries	1,39,331	183,13	175,97	60,984	165,49	159,72

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	46,116	72,54	65,11	4,379	158,96	126,12
1. Direct Finance	44,751	60,52	54,62	3,197	92,45	73,22
2. Indirect Finance	1,365	12,02	10,49	1,182	66,51	52,90
II. INDUSTRY	64,715	1303,56	1195,40	36,652	12336,07	9416,33
1. Mining & Quarrying	72	28,77	26,16	192	892,45	798,21
2. Food Manufacturing & Processing	1,424	113,38	93,61	1,113	1116,61	776,20
(a) Rice Mills, Flour & Dal Mills	231	17,99	15,76	84	23,60	24,61
(b) Sugar	8	39,85	39,75	15	26,16	18,75
(c) Edible Oils & Vanaspati	103	13,90	8,11	127	64,81	43,04
(d) Tea Processing	53	23,10	13,84	406	850,83	579,78
(e) Processing of Fruits & Vegetables	27	34	42	22	1,36	1,45
(f) Others	1,002	18,20	15,73	459	149,84	108,59
3. Beverage & Tobacco	43	5,08	5,07	120	465,53	333,70
4. Textiles	1,289	160,81	99,80	1,868	1455,12	1069,58
(a) Cotton Textiles	83	3,89	2,16	296	254,12	193,09
(b) Jute Textiles	118	135,06	76,02	248	316,43	219,89
(c) Handloom Textiles & Khadi	80	55	50	16	4,77	4,78
(d) Other Textiles	1,008	21,32	21,12	1,308	879,80	651,83
5. Paper, Paper Products & Printing	492	18,36	24,21	1,568	377,43	347,95
6. Leather & Leather Products	253	2,49	2,50	1,318	519,16	284,63
7. Rubber & Rubber Products	193	27,97	26,50	430	224,87	214,30
8. Chemicals & Chemical Products	796	78,80	58,80	2,338	938,75	760,33
(a) Heavy Industrial Chemicals	31	19,35	9,39	277	261,34	213,80
(b) Fertilisers	8	56	21	54	131,63	117,39
(c) Drugs & Pharmaceuticals	108	5,35	5,95	417	143,35	110,50
(d) Non-Edible Oils	14	1,86	1,72	30	3,62	2,55
(e) Other Chemicals & Chemical Products	635	51,68	41,53	1,560	398,80	316,09
9. Petroleum, Coal Products & Nuclear Fuels	79	91,39	92,09	218	298,31	237,77
10. Manufacture of Cement & Cement Products	114	6,08	5,33	102	131,13	90,41
11. Basic Metals & Metal Products	1,849	182,97	195,91	2,448	2341,38	1717,55
(a) Iron & Steel	496	108,63	131,20	838	1453,17	1132,91
(b) Non-Ferrous Metals	57	12,64	13,31	251	381,94	227,53
(c) Other Metal Products	1,296	61,71	51,40	1,359	506,26	357,10
12. Engineering	1,964	360,57	369,68	3,755	1823,39	1388,59
(a) Heavy Engineering	237	191,55	184,81	402	455,94	373,21
(b) Light Engineering	939	36,28	32,85	1,415	433,16	312,53
(c) Electrical Machinery & Goods	533	70,46	61,99	1,348	799,44	602,26
(d) Electronic Machinery & Goods	255	62,27	90,03	590	134,85	100,59
13. Vehicles, Vehicle Parts & Transport Equipments	265	34,74	27,71	502	126,18	119,52
14. Other Industries	55,349	163,95	147,77	19,454	840,28	661,55
15. Electricity, Gas & Water	56	11,73	4,84	252	599,30	462,75
(a) Electricity Generation & Transmission	43	11,31	4,56	220	549,11	417,47
(b) Non-Conventional Energy	2	3	1	4	13	13
(c) Gas, Steam & Water Supply	11	39	27	28	50,07	45,15
16. Construction	477	16,48	15,43	974	186,19	153,29
III. TRANSPORT OPERATORS	11,513	49,75	42,43	9,274	149,73	131,24
IV. PROFESSIONAL AND OTHER SERVICES	14,255	51,24	46,81	10,160	353,55	299,07
V. PERSONAL LOANS	1,17,113	365,31	330,20	5,23,245	1709,11	1274,98
1. Loans for Purchase of Consumer Durables	6,100	9,93	8,37	5,211	12,28	11,33
2. Loans for Housing	21,911	164,27	149,91	40,925	466,17	420,47
3. Rest of the Personal Loans	89,102	191,11	171,92	4,77,109	1230,66	843,18
VI. TRADE	79,424	271,38	248,11	50,998	1477,44	1138,13
1. Wholesale Trade	5,220	95,19	85,39	6,009	1093,47	813,45
2. Retail Trade	74,204	176,18	162,72	44,989	383,97	324,67
VII. FINANCE	159	9,43	7,44	951	749,58	613,03
VIII. ALL OTHERS	55,392	132,30	123,19	89,464	1267,32	1225,75
TOTAL BANK CREDIT	3,88,687	2255,50	2058,69	7,25,123	18201,77	14224,64
OF WHICH: 1. Artisans & Village Industries	21,208	19,14	20,11	2,605	8,68	7,86
2. Other Small Scale Industries	34,234	251,94	236,71	20,949	994,71	833,59