

**Table No. 5.9 - District-Wise Classification of Outstanding Credit of
Scheduled Commercial Banks According to Occupation - March
1998 (Part 15 of 25)**

EASTERN REGION		STATE : WEST BENGAL				(Amount in Rupees Thousand)			
OCCUPATION		BANKURA		BARDHAMAN		BIRBHUM		CALCUTTA	
		No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
		Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
		1	2	3	4	5	6	7	8
I. AGRICULTURE		70,045	34,75,34	1,02,150	92,13,60	79,808	48,01,68	4,379	126,11,66
1. Direct Finance		69,488	30,94,45	1,01,267	82,76,93	79,333	43,06,88	3,197	73,21,78
2. Indirect Finance		557	3,80,89	883	9,36,67	475	4,94,80	1,182	52,89,88
II. INDUSTRY		51,758	34,86,67	75,669	523,19,20	39,617	38,16,31	36,654	9418,61,57
1. Mining & Quarrying		25	90,02	27	84,25	77	1,63,48	192	798,21,39
2. Manufacturing & Processing		51,627	31,11,39	75,412	516,90,70	39,494	35,99,03	35,236	8004,36,61
3. Electricity, Gas & Water		51	30,69	16	28,63	20	12,91	252	462,75,03
4. Construction		55	2,54,57	214	5,15,62	26	40,89	974	153,28,54
III. TRANSPORT OPERATORS		4,723	4,08,31	9,592	22,67,77	5,351	5,27,29	9,274	131,24,43
IV. PROFESSIONAL AND OTHER SERVICES		7,141	5,99,37	12,653	18,68,92	5,351	4,70,06	10,160	299,06,69
V. PERSONAL LOANS		16,549	29,38,54	52,638	123,05,93	24,745	42,31,50	5,23,245	1274,97,67
1. Loans for Purchase of Consumer Durables		1,574	2,27,85	3,648	5,35,43	4,603	8,49,34	5,211	11,32,80
2. Loans for Housing		1,624	10,87,65	5,558	38,82,26	2,252	13,95,17	40,925	420,47,36
3. Rest of the Personal Loans		13,351	16,23,04	43,432	78,88,24	17,890	19,86,99	4,77,109	843,17,51
VI. TRADE		29,908	27,70,43	72,430	111,75,54	42,848	43,53,65	50,998	1138,12,76
1. Wholesale Trade		864	2,33,89	3,171	28,58,23	1,284	4,83,03	6,009	813,45,32
2. Retail Trade		29,044	25,36,54	69,259	83,17,31	41,564	38,70,62	44,989	324,67,44
VII. FINANCE		56	66,68	188	4,90,74	27	12,54	951	613,03,48
VIII. ALL OTHERS		10,476	17,97,75	27,522	57,80,59	6,632	5,38,12	89,464	1225,74,82
TOTAL BANK CREDIT		1,90,656	155,43,09	3,52,842	954,22,29	2,04,379	187,51,15	7,25,125	14226,93,08
OF WHICH:	1. Artisans & Village Industries	35,368	14,03,36	46,107	25,37,41	29,539	17,19,00	2,605	7,86,03
	2. Other Small Scale Industries	12,820	11,72,03	25,200	79,79,90	8,848	14,83,77	20,949	833,59,38

OCCUPATION		DAKSHIN DINAJPUR		DARJILING		HAORA		HUGLI	
		No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
		Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
		9	10	11	12	13	14	15	16
I. AGRICULTURE		29,167	12,66,72	30,932	29,98,78	19,782	22,17,99	64,452	72,47,36
1. Direct Finance		28,615	12,39,66	30,792	23,41,73	19,292	13,36,94	63,047	61,67,08
2. Indirect Finance		552	27,06	140	6,57,05	490	8,81,05	1,405	10,80,28
II. INDUSTRY		14,901	7,08,59	6,205	92,19,31	37,869	272,49,15	62,187	223,08,29
1. Mining & Quarrying		-	-	6	12,31	32	74,55	24	23,53,62
2. Manufacturing & Processing		14,901	7,08,59	6,107	90,00,58	37,747	268,02,97	62,063	198,32,89
3. Electricity, Gas & Water		-	-	6	6,56	25	66,16	47	22,04
4. Construction		-	-	86	1,99,86	65	3,05,47	53	99,74
III. TRANSPORT OPERATORS		2,236	2,87,45	1,633	8,65,25	4,518	6,90,32	5,053	11,27,22
IV. PROFESSIONAL AND OTHER SERVICES		764	48,29	4,808	12,18,26	14,128	16,03,69	7,820	8,43,71
V. PERSONAL LOANS		3,981	5,45,38	15,289	40,69,87	33,488	83,33,53	40,093	94,38,44
1. Loans for Purchase of Consumer Durables		421	31,50	1,461	1,79,34	2,044	2,70,77	1,164	1,64,23
2. Loans for Housing		432	1,99,37	1,921	16,66,35	5,222	37,73,45	6,917	44,85,42
3. Rest of the Personal Loans		3,128	3,14,51	11,907	22,24,18	26,222	42,89,31	32,012	47,88,79
VI. TRADE		16,378	11,40,56	22,220	71,29,10	42,299	67,43,15	54,871	72,68,64
1. Wholesale Trade		44	1,26,13	531	22,35,29	1,961	26,14,86	1,449	13,09,56
2. Retail Trade		16,334	10,14,43	21,689	48,93,81	40,338	41,28,29	53,422	59,59,08
VII. FINANCE		-	-	10	3,43,14	27	1,69,82	48	76,05
VIII. ALL OTHERS		3,276	1,89,71	6,412	10,80,56	12,201	27,16,27	15,845	63,56,74

TOTAL BANK CREDIT	70,703	41,86,70	87,509	269,24,27	1,64,312	497,23,92	2,50,369	546,66,45
OF 1. Artisans & Village Industries	12,159	5,01,09	2,104	2,28,17	20,069	12,04,95	39,462	20,42,16
WHICH: 2. Other Small Scale Industries	2,174	1,50,37	3,448	27,39,54	13,003	99,39,72	19,570	46,75,96

OCCUPATION	JALPAIGURI		KOCH BIHAR		MALDAH		MEDINIPUR	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	17	18	19	20	21	22	23	24
I. AGRICULTURE	48,773	30,62,00	61,855	27,20,91	63,059	35,33,83	1,92,632	137,13,58
1. Direct Finance	48,698	28,88,60	61,726	26,49,10	62,720	34,54,28	1,91,142	128,92,66
2. Indirect Finance	75	1,73,40	129	71,81	339	79,55	1,490	8,20,92
II. INDUSTRY	25,679	131,54,59	21,870	23,23,38	42,635	27,68,81	1,29,320	282,10,64
1. Mining & Quarrying	13	14,77	1	52	11	10,47	21	21,52
2. Manufacturing & Processing	25,615	129,63,75	21,837	22,84,68	42,577	26,90,78	1,29,076	276,41,31
3. Electricity, Gas & Water	2	1,64	7	3,16	18	10,04	66	30,07
4. Construction	49	1,74,43	25	35,02	29	57,52	157	5,17,74
III. TRANSPORT OPERATORS	3,825	5,04,76	6,658	5,35,26	4,798	6,75,58	8,603	15,84,74
IV. PROFESSIONAL AND OTHER SERVICES	4,027	3,67,70	6,204	4,13,68	1,822	2,80,94	12,685	11,06,46
V. PERSONAL LOANS	17,667	31,41,34	12,071	19,54,10	12,303	19,53,52	57,215	93,30,10
1. Loans for Purchase of Consumer Durables	1,740	1,75,06	1,349	1,40,57	1,380	1,69,96	3,465	3,63,74
2. Loans for Housing	1,885	11,37,08	1,269	7,96,11	1,251	6,11,34	6,429	29,61,69
3. Rest of the Personal Loans	14,042	18,29,20	9,453	10,17,42	9,672	11,72,22	47,321	60,04,67
VI. TRADE	45,753	37,11,13	49,810	32,48,10	25,942	35,08,92	65,036	79,59,18
1. Wholesale Trade	449	3,15,01	340	3,19,42	467	9,33,58	1,762	8,05,33
2. Retail Trade	45,304	33,96,12	49,470	29,28,68	25,475	25,75,34	63,274	71,53,85
VII. FINANCE	45	76,71	4	1,41,49	28	10,86	43	67,96
VIII. ALL OTHERS	7,549	7,73,47	3,094	2,81,41	8,938	8,24,02	37,516	60,97,01
TOTAL BANK CREDIT	1,53,318	247,91,70	1,61,566	116,18,33	1,59,525	135,56,48	5,03,050	680,69,67
OF 1. Artisans & Village Industries	17,051	7,38,00	14,636	7,63,66	34,404	15,65,60	86,805	47,11,42
WHICH: 2. Other Small Scale Industries	7,026	15,70,20	6,204	6,38,08	6,768	8,39,50	34,796	39,49,87

OCCUPATION	MURSHIDABAD		NADIA		NORTH 24 PARGANAS		PURULIYA	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	25	26	27	28	29	30	31	32
I. AGRICULTURE	63,230	46,15,53	71,583	52,91,82	80,095	69,23,88	32,308	18,10,65
1. Direct Finance	61,930	42,23,06	71,273	45,83,34	79,394	61,22,75	32,088	16,81,18
2. Indirect Finance	1,300	3,92,47	310	7,08,48	701	8,01,13	220	1,29,47
II. INDUSTRY	42,397	36,23,68	59,707	80,54,36	75,844	267,86,14	41,479	29,93,70
1. Mining & Quarrying	9	4,42	11	5,87	23	22,90	32	13,84
2. Manufacturing & Processing	42,341	35,36,88	59,630	78,08,09	75,537	256,03,19	41,411	29,40,95
3. Electricity, Gas & Water	10	2,54	27	2,09,74	123	7,72,29	17	18,18
4. Construction	37	79,84	39	30,66	161	3,87,76	19	20,73
III. TRANSPORT OPERATORS	7,382	11,58,01	4,449	6,49,04	10,533	26,34,11	4,785	5,22,20
IV. PROFESSIONAL AND OTHER SERVICES	4,662	5,73,44	3,842	3,83,24	11,309	26,45,03	3,679	2,90,83
V. PERSONAL LOANS	24,249	36,09,64	20,150	48,77,03	61,717	170,29,74	9,571	16,43,60
1. Loans for Purchase of Consumer Durables	1,765	1,97,55	1,455	1,98,44	1,818	2,69,76	531	51,51
2. Loans for Housing	1,959	11,47,66	2,593	24,27,51	10,813	81,40,82	1,075	5,17,08
3. Rest of the Personal Loans	20,525	22,64,43	16,102	22,51,08	49,086	86,19,16	7,965	10,75,01
VI. TRADE	80,803	70,70,37	59,192	49,23,93	77,732	106,37,26	30,277	26,83,11
1. Wholesale Trade	1,133	9,37,41	878	4,58,06	3,738	19,75,10	895	2,93,01
2. Retail Trade	79,670	61,32,96	58,314	44,65,87	73,994	86,62,16	29,382	23,90,10
VII. FINANCE	65	39,87	13	12,45	244	2,46,37	70	42,68
VIII. ALL OTHERS	13,374	9,99,62	10,938	9,64,19	24,171	34,87,76	9,955	5,38,09
TOTAL BANK CREDIT	2,36,162	216,90,16	2,29,874	251,56,06	3,41,645	703,90,29	1,32,124	105,24,86
OF 1. Artisans & Village Industries	30,375	14,55,76	37,496	16,93,18	36,620	24,15,07	27,848	13,15,73
WHICH: 2. Other Small Scale Industries	9,758	14,27,26	18,039	25,77,38	31,205	99,09,11	9,917	12,81,37

OCCUPATION	SOUTH 24 PARGANAS		UTTAR DINAJPUR	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	33	34	35	36
I. AGRICULTURE	59,301	53,33,29	37,951	21,87,16
1. Direct Finance	58,762	49,55,84	37,850	20,72,80
2. Indirect Finance	539	3,77,45	101	1,14,36
II. INDUSTRY	84,643	457,77,31	19,167	19,16,01
1. Mining & Quarrying	14	1,89,86	7	86,44
2. Manufacturing & Processing	84,436	451,08,16	19,130	17,90,08
3. Electricity, Gas & Water	131	2,21,12	17	8,91
4. Construction	62	2,58,17	13	30,58
III. TRANSPORT OPERATORS	7,304	15,47,52	4,449	5,64,21
IV. PROFESSIONAL AND OTHER SERVICES	10,839	11,37,98	928	2,02,86
V. PERSONAL LOANS	27,533	78,47,12	6,424	11,82,92
1. Loans for Purchase of Consumer Durables	1,319	1,69,58	304	42,04
2. Loans for Housing	5,177	38,65,31	715	4,61,23
3. Rest of the Personal Loans	21,037	38,12,23	5,405	6,79,65
VI. TRADE	63,734	79,60,08	27,991	22,67,91
1. Wholesale Trade	2,391	24,64,56	270	1,80,30
2. Retail Trade	61,343	54,95,52	27,721	20,87,61
VII. FINANCE	207	2,99,43	28	21,38
VIII. ALL OTHERS	10,918	13,14,45	2,744	2,64,71
TOTAL BANK CREDIT	2,64,479	712,17,18	99,682	86,07,16
OF 1. Artisans & Village Industries	56,821	26,29,73	15,500	6,70,08
WHICH: 2. Other Small Scale Industries	22,695	59,91,14	3,078	9,14,74

EASTERN REGION

STATE : ANDAMAN & NICOBAR ISLANDS

(Amount in Rupees Thousand)

OCCUPATION	ANDAMAN		NICOBAR	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4
I. AGRICULTURE	3,423	2,38,75	281	56,86
1. Direct Finance	3,422	2,38,64	281	56,86
2. Indirect Finance	1	11	-	-
II. INDUSTRY	995	6,65,98	111	2,82,62
1. Mining & Quarrying	2	2,09	-	-
2. Manufacturing & Processing	976	6,36,60	111	2,82,62
3. Electricity, Gas & Water	-	-	-	-
4. Construction	17	27,29	-	-
III. TRANSPORT OPERATORS	182	2,18,33	11	3,27
IV. PROFESSIONAL AND OTHER SERVICES	532	1,82,66	39	1,76
V. PERSONAL LOANS	2,737	4,97,97	159	50,61
1. Loans for Purchase of Consumer Durables	254	34,16	33	4,29
2. Loans for Housing	154	75,91	1	1,00
3. Rest of the Personal Loans	2,329	3,87,90	125	45,32
VI. TRADE	4,705	12,37,89	146	32,61
1. Wholesale Trade	117	84,57	-	-
2. Retail Trade	4,588	11,53,32	146	32,61
VII. FINANCE	3	1,88	-	-
VIII. ALL OTHERS	1,207	2,81,74	332	92,24
TOTAL BANK CREDIT	13,784	33,25,20	1,079	5,19,97
OF 1. Artisans & Village Industries	241	42,58	-	-
WHICH: 2. Other Small Scale Industries	433	1,78,18	108	12,86