

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1999 (Part 18 of 32)**

EASTERN REGION (contd.)

STATE : WEST BENGAL

(Amount in Rupees Lakh)						
OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	2,24,131	476,73	371,88	3,97,972	583,62	508,26
1. Direct Finance	2,20,797	418,19	329,51	3,92,526	438,75	380,84
2. Indirect Finance	3,334	58,54	42,37	5,446	144,87	127,41
II. INDUSTRY	1,66,550	6314,84	4799,56	3,22,329	6811,94	5860,34
1. Mining & Quarrying	73	967,20	710,02	178	288,21	254,72
2. Food Manufacturing & Processing	1,012	368,85	270,24	2,435	677,68	545,55
(a) Rice Mills, Flour & Dal Mills	459	34,56	27,57	848	58,50	49,90
(b) Sugar	6	39,71	35,87	15	47,25	32,14
(c) Edible Oils & Vanaspati	156	37,26	14,70	332	34,49	30,14
(d) Tea Processing	79	210,12	156,43	402	464,11	374,49
(e) Processing of Fruits & Vegetables	12	3,40	3,17	23	7,06	4,80
(f) Others	300	43,80	32,51	815	66,27	54,09
3. Beverage & Tobacco	45	419,34	159,01	50	27,85	17,44
4. Textiles	1,983	667,02	475,14	3,415	770,99	597,31
(a) Cotton Textiles	118	101,79	49,30	548	170,53	161,42
(b) Jute Textiles	90	113,70	73,71	155	231,19	132,20
(c) Handloom Textiles & Khadi	241	1,97	1,70	335	6,48	6,72
(d) Other Textiles	1,534	449,57	350,43	2,377	362,79	296,97
5. Paper, Paper Products & Printing	584	259,02	212,43	1,522	166,59	153,14
6. Leather & Leather Products	567	127,70	71,43	1,143	244,68	181,67
7. Rubber & Rubber Products	132	49,71	44,31	478	89,87	80,71
8. Chemicals & Chemical Products	1,207	228,49	179,12	2,310	482,85	387,54
(a) Heavy Industrial Chemicals	52	44,94	33,42	122	79,47	40,66
(b) Fertilisers	23	24,46	20,33	29	45,31	47,79
(c) Drugs & Pharmaceuticals	248	39,49	38,91	404	81,02	80,60
(d) Non-Edible Oils	14	2,25	1,75	20	3,16	2,97
(e) Other Chemicals & Chemical Products	870	117,35	84,72	1,735	273,89	215,53
9. Petroleum, Coal Products & Nuclear Fuels	123	153,61	113,31	129	634,56	609,55
10. Manufacture of Cement & Cement Products	118	18,61	13,77	229	54,23	67,75
11. Basic Metals & Metal Products	897	1092,99	821,09	3,072	1145,96	965,47
(a) Iron & Steel	293	806,24	664,85	698	749,38	640,62
(b) Non-Ferrous Metals	71	165,64	77,86	124	104,01	68,40
(c) Other Metal Products	533	121,11	78,38	2,250	292,57	256,44
12. Engineering	2,097	1204,25	1096,88	4,117	860,11	759,88
(a) Heavy Engineering	247	494,87	434,98	231	282,01	251,90
(b) Light Engineering	870	277,57	256,71	1,860	126,68	107,49
(c) Electrical Machinery & Goods	824	333,95	283,75	1,775	373,05	330,02
(d) Electronic Machinery &	156	97,85	121,43	251	78,38	70,47

	Goods						
13.	Vehicles, Vehicle Parts & Transport Equipments	566	88,50	75,90	620	119,52	108,64
14.	Other Industries	1,56,772	505,76	431,84	2,96,629	764,10	694,25
15.	Electricity, Gas & Water	38	133,05	84,34	166	341,65	305,30
	(a) Electricity Generation & Transmission	29	129,76	83,87	142	293,76	259,67
	(b) Non-Conventional Energy	1	3	3	9	42	31
	(c) Gas, Steam & Water Supply	8	3,25	44	15	47,47	45,31
16.	Construction	336	30,74	40,72	5,836	143,10	131,43
III.	TRANSPORT OPERATORS	8,661	91,99	69,73	22,977	241,09	200,18
IV.	PROFESSIONAL AND OTHER SERVICES	6,395	110,13	98,01	60,130	402,83	347,11
V.	PERSONAL LOANS	1,69,277	586,75	513,51	3,62,318	1426,03	1240,54
1.	Loans for Purchase of Consumer Durables	5,577	12,09	10,19	17,927	34,80	28,95
2.	Loans for Housing	25,613	287,34	259,10	74,741	693,23	609,61
3.	Rest of the Personal Loans	1,38,087	287,32	244,22	2,69,650	697,99	601,99
VI.	TRADE	1,44,598	544,00	418,97	2,46,352	1774,67	1378,33
1.	Wholesale Trade	9,096	268,02	180,72	22,845	1148,75	867,05
2.	Retail Trade	1,35,502	275,98	238,25	2,23,507	625,92	511,28
VII.	FINANCE	896	252,34	80,89	1,616	403,41	343,34
VIII.	ALL OTHERS	25,076	312,67	260,77	3,86,592	1536,47	1407,29
TOTAL BANK CREDIT		7,45,584	8689,45	6613,32	18,00,286	13180,06	11285,40
<i>OF WHICH:</i> 1. Artisans & Village Industries		81,770	86,32	76,48	1,44,176	151,33	140,03
2. Other Small Scale Industries		82,007	595,39	509,78	1,32,163	1079,13	926,39

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out-standing	Accounts	Limit	Out-standing
	7	8	9	10	11	12
I. AGRICULTURE	42	12,47	12,13	2,46,674	160,46	140,12
1. Direct Finance	27	2,43	2,44	2,45,198	158,00	138,09
2. Indirect Finance	15	10,04	9,69	1,476	2,46	2,03
II. INDUSTRY	4,630	2681,56	1530,89	2,45,541	152,93	135,77
1. Mining & Quarrying	8	15,41	2,77	-	-	-
2. Food Manufacturing & Processing	155	391,23	212,85	176	1,24	1,05
(a) Rice Mills, Flour & Dal Mills	1	1	1	134	83	75
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	7	83,06	6,18	14	18	13
(d) Tea Processing	84	279,53	173,23	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-
(f) Others	63	28,63	33,43	28	24	17
3. Beverage & Tobacco	27	148,78	34,66	1	1,09	57
4. Textiles	334	286,69	136,65	76	98	86
(a) Cotton Textiles	19	16,63	13,87	1	1	1
(b) Jute Textiles	10	23,03	17,61	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	3	3	2
(d) Other Textiles	305	247,03	105,16	72	95	83
5. Paper, Paper Products & Printing	58	41,42	39,91	10	7	7
6. Leather & Leather Products	71	60,93	44,08	1	1	-
7. Rubber & Rubber Products	362	53,25	41,89	-	-	-
8. Chemicals & Chemical Products	217	232,14	159,83	11	8	8

(a) Heavy Industrial Chemicals	47	57,64	35,34	-	-	-
(b) Fertilisers	5	59,50	59,15	-	-	-
(c) Drugs & Pharmaceuticals	26	46,43	24,30	2	1	1
(d) Non-Edible Oils	3	7	6	-	-	-
(e) Other Chemicals & Chemical Products	136	68,50	40,98	9	7	6
9. Petroleum, Coal Products & Nuclear Fuels	8	53,19	22,78	-	-	-
10. Manufacture of Cement & Cement Products	16	51,44	20,27	3	1	1
11. Basic Metals & Metal Products	243	460,38	228,13	19	13	11
(a) Iron & Steel	58	136,57	76,11	-	-	-
(b) Non-Ferrous Metals	45	176,85	75,96	-	-	-
(c) Other Metal Products	140	146,96	76,06	19	13	11
12. Engineering	375	368,66	291,97	21	15	19
(a) Heavy Engineering	31	27,30	21,81	1	3	2
(b) Light Engineering	137	20,74	16,01	5	4	3
(c) Electrical Machinery & Goods	177	282,31	216,67	15	8	14
(d) Electronic Machinery & Goods	30	38,31	37,48	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	21	22,92	15,85	7	10	9
14. Other Industries	2,575	232,00	137,63	2,45,199	148,24	132,03
15. Electricity, Gas & Water	28	205,42	103,60	-	-	-
(a) Electricity Generation & Transmission	22	204,97	103,37	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	6	45	23	-	-	-
16. Construction	132	57,71	38,01	17	83	73
III. TRANSPORT OPERATORS	100	7,61	8,51	19,492	21,96	18,18
IV. PROFESSIONAL AND OTHER SERVICES	582	86,44	63,65	25,206	17,11	15,82
V. PERSONAL LOANS	94,917	624,41	342,65	1,42,224	214,09	186,12
1. Loans for Purchase of Consumer Durables	276	3,52	3,10	25,432	51,31	42,78
2. Loans for Housing	863	26,03	23,17	5,319	46,88	40,31
3. Rest of the Personal Loans	93,778	594,86	316,38	1,11,473	115,90	103,04
VI. TRADE	1,281	153,35	59,98	2,20,506	140,63	126,94
1. Wholesale Trade	609	106,10	39,25	1,525	2,78	2,43
2. Retail Trade	672	47,24	20,73	2,18,981	137,85	124,51
VII. FINANCE	124	98,44	82,16	6	5	5
VIII. ALL OTHERS	10,128	202,19	175,15	34,181	27,48	24,44
TOTAL BANK CREDIT	1,11,804	3866,48	2275,12	9,33,830	734,71	647,44
OF WHICH: 1. Artisans & Village Industries	1	2	2	2,13,750	125,77	112,21
2. Other Small Scale Industries	173	73,27	48,63	29,586	23,35	20,37

OCCUPATION	OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	13	14	15	16	17	18
I. AGRICULTURE	530	18,55	12,11	8,69,349	1251,84	1044,51
1. Direct Finance	527	17,10	10,38	8,59,075	1034,47	861,27
2. Indirect Finance	3	1,46	1,74	10,274	217,37	183,24

II. INDUSTRY	1,387	1172,22	871,86	7,40,437	17133,48	13198,43
1. Mining & Quarrying	21	89,51	65,96	280	1360,32	1033,47
2. Food Manufacturing & Processing	53	89,95	73,30	3,831	1528,96	1103,00
(a) Rice Mills, Flour & Dal Mills	-	-	-	1,442	93,91	78,23
(b) Sugar	1	60	31	22	87,56	68,32
(c) Edible Oils & Vanaspati	3	5	2	512	155,03	51,16
(d) Tea Processing	39	87,58	72,35	604	1041,34	776,50
(e) Processing of Fruits & Vegetables	1	25	26	36	10,70	8,23
(f) Others	9	1,47	36	1,215	140,41	120,56
3. Beverage & Tobacco	8	31,55	19,31	131	628,60	230,99
4. Textiles	167	269,13	170,70	5,975	1994,81	1380,66
(a) Cotton Textiles	23	26,20	15,74	709	315,15	240,34
(b) Jute Textiles	48	102,88	47,27	303	470,79	270,80
(c) Handloom Textiles & Khadi	3	17	18	582	8,65	8,62
(d) Other Textiles	93	139,89	107,51	4,381	1200,22	860,90
5. Paper, Paper Products & Printing	58	27,56	23,95	2,232	494,65	429,50
6. Leather & Leather Products	146	34,39	26,64	1,928	467,70	323,82
7. Rubber & Rubber Products	35	27,82	26,67	1,007	220,66	193,58
8. Chemicals & Chemical Products	91	124,09	79,30	3,836	1067,64	805,87
(a) Heavy Industrial Chemicals	9	71,46	36,56	230	253,51	145,98
(b) Fertilisers	4	2,44	1,98	61	131,71	129,24
(c) Drugs & Pharmaceuticals	11	3,83	3,50	691	170,79	147,32
(d) Non-Edible Oils	2	28	31	39	5,75	5,08
(e) Other Chemicals & Chemical Products	65	46,07	36,95	2,815	505,87	378,25
9. Petroleum, Coal Products & Nuclear Fuels	17	60,57	45,80	277	901,92	791,44
10. Manufacture of Cement & Cement Products	2	2,25	2,27	368	126,54	104,06
11. Basic Metals & Metal Products	181	89,32	78,82	4,412	2788,78	2093,62
(a) Iron & Steel	99	73,18	68,48	1,148	1765,37	1450,07
(b) Non-Ferrous Metals	11	6,65	3,72	251	453,15	225,94
(c) Other Metal Products	71	9,49	6,62	3,013	570,26	417,61
12. Engineering	136	81,81	62,77	6,746	2514,98	2211,68
(a) Heavy Engineering	20	35,85	31,09	530	840,06	739,80
(b) Light Engineering	54	11,06	7,56	2,926	436,10	387,81
(c) Electrical Machinery & Goods	47	29,39	19,34	2,838	1018,78	849,92
(d) Electronic Machinery & Goods	15	5,51	4,77	452	220,04	234,15
13. Vehicles, Vehicle Parts & Transport Equipments	24	12,46	4,40	1,238	243,50	204,87
14. Other Industries	356	66,48	50,38	7,01,531	1716,58	1446,14
15. Electricity, Gas & Water	25	108,23	98,90	257	788,35	592,14
(a) Electricity Generation & Transmission	25	108,23	98,90	218	736,72	545,81
(b) Non-Conventional Energy	-	-	-	10	45	35
(c) Gas, Steam & Water Supply	-	-	-	29	51,17	45,98
16. Construction	67	57,11	42,71	6,388	289,49	253,60
III. TRANSPORT OPERATORS	140	14,79	14,51	51,370	377,44	311,11
IV. PROFESSIONAL AND OTHER SERVICES	371	108,32	107,15	92,684	724,84	631,75
V. PERSONAL LOANS	7,136	60,56	52,91	7,75,872	2911,85	2335,73
1. Loans for Purchase of Consumer Durables	66	37	32	49,278	102,10	85,33
2. Loans for Housing	476	16,36	15,96	1,07,012	1069,83	948,14

3. Rest of the Personal Loans	6,594	43,83	36,63	6,19,582	1739,91	1302,26
VI. TRADE	1,067	233,13	167,82	6,13,804	2845,77	2152,04
1. Wholesale Trade	502	194,46	140,43	34,577	1720,11	1229,88
2. Retail Trade	565	38,67	27,40	5,79,227	1125,66	922,16
VII. FINANCE	227	447,99	227,98	2,869	1202,22	734,42
VIII. ALL OTHERS	1,443	98,00	93,39	4,57,420	2176,81	1961,03
TOTAL BANK CREDIT	12,301	2153,56	1547,74	36,03,805	28624,26	22369,02
<i>OF WHICH:</i> 1. Artisans & Village Industries	54	11	10	4,39,751	363,55	328,84
2. Other Small Scale Industries	471	92,29	77,66	2,44,400	1863,42	1582,83