

Table No. 5.7 - State and Population Group - Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March 1999 (Part 18 of 32)

EASTERN REGION
STATE : WEST BENGAL

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	6,57,519	670,81	560,06	1,68,708	207,42	179,07
1. Direct Finance	6,50,958	585,52	502,74	1,66,462	182,18	156,36
2. Indirect Finance	6,561	85,29	57,32	2,246	25,24	22,71
II. INDUSTRY	4,96,971	1129,50	918,76	1,25,412	772,02	630,46
1. Mining & Quarrying	34	3,27	3,58	36	5,08	4,87
2. Food Manufacturing & Processing	1,072	140,55	86,74	1,075	140,48	106,04
(a) Rice Mills, Flour & Dal Mills	544	17,78	15,13	552	28,69	22,87
(b) Sugar	1	8	1	8	8,45	5,85
(c) Edible Oils & Vanaspati	157	3,95	3,52	138	7,84	6,94
(d) Tea Processing	82	112,61	63,80	80	73,83	55,52
(e) Processing of Fruits & Vegetables	8	1,62	1,07	11	3,42	3,22
(f) Others	280	4,51	3,20	286	18,25	11,64
3. Beverage & Tobacco	11	6,39	5,47	17	5,96	5,15
4. Textiles	962	35,97	28,15	1,294	35,45	20,83
(a) Cotton Textiles	60	23,31	16,42	36	5,03	1,39
(b) Jute Textiles	8	1,10	98	18	13,22	2,53
(c) Handloom Textiles & Khadi	196	1,32	1,13	174	1,47	1,51
(d) Other Textiles	698	10,24	9,61	1,066	15,74	15,39
5. Paper, Paper Products & Printing	191	15,48	18,77	292	11,40	11,44
6. Leather & Leather Products	88	1,32	1,17	140	1,30	1,16
7. Rubber & Rubber Products	35	2,12	2,16	77	3,44	3,49
8. Chemicals & Chemical Products	455	46,16	40,15	443	69,11	52,67
(a) Heavy Industrial Chemicals	21	3,71	4,03	24	18,92	9,16
(b) Fertilisers	8	1,05	1,18	5	31	31
(c) Drugs & Pharmaceuticals	45	11,34	11,07	116	6,72	6,24
(d) Non-Edible Oils	4	55	54	6	64	47
(e) Other Chemicals & Chemical Products	377	29,51	23,34	292	42,51	36,49
9. Petroleum, Coal Products & Nuclear Fuels	22	79,17	79,03	47	154,17	132,23
10. Manufacture of Cement & Cement Products	128	8,03	7,06	62	4,38	4,25
11. Basic Metals & Metal Products	494	175,54	104,75	339	72,28	41,23
(a) Iron & Steel	70	76,20	50,26	52	59,98	31,09
(b) Non-Ferrous Metals	28	60,43	23,64	12	1,15	1,05
(c) Other Metal Products	396	38,91	30,86	275	11,14	9,09
12. Engineering	588	153,17	129,72	534	30,72	30,15
(a) Heavy Engineering	35	108,10	97,54	45	7,41	7,77
(b) Light Engineering	260	14,14	11,12	264	3,76	3,56
(c) Electrical Machinery & Goods	281	29,65	19,77	200	17,31	17,34
(d) Electronic Machinery & Goods	12	1,28	1,29	25	2,24	1,48
13. Vehicles, Vehicle Parts & Transport Equipments	165	38,66	32,63	243	9,83	8,60
14. Other Industries	4,89,871	409,51	367,48	1,19,668	178,33	162,60
15. Electricity, Gas & Water	53	2,95	2,09	13	41,31	37,93
(a) Electricity Generation & Transmission	40	2,43	1,75	9	41,10	37,75
(b) Non-Conventional Energy	8	33	22	1	3	3
(c) Gas, Steam & Water Supply	5	19	13	3	18	14
16. Construction	2,802	11,20	9,82	1,132	8,80	7,84
III. TRANSPORT OPERATORS	24,846	68,32	53,96	9,470	59,76	46,35
IV. PROFESSIONAL AND OTHER SERVICES	58,156	140,11	133,89	17,854	43,32	38,77
V. PERSONAL LOANS	2,41,625	444,46	385,07	1,05,061	319,09	277,62
1. Loans for Purchase of Consumer Durables	24,252	49,76	41,63	9,520	19,43	15,78
2. Loans for Housing	17,638	127,47	111,93	14,298	145,78	129,74
3. Rest of the Personal Loans	1,99,735	267,23	231,51	81,243	153,87	132,09
VI. TRADE	3,87,171	371,59	323,03	1,37,939	253,90	218,32
1. Wholesale Trade	11,018	38,45	30,48	4,929	61,46	52,81
2. Retail Trade	3,76,153	333,14	292,56	1,33,010	192,44	165,52
VII. FINANCE	941	9,01	7,79	453	5,24	5,02
VIII. ALL OTHERS	2,00,453	290,00	259,24	81,071	176,43	159,13

TOTAL BANK CREDIT	20,67,682	3123,81	2641,81	6,45,968	1837,19	1554,74
<i>OF WHICH:</i> 1. Artisans & Village Industries	3,48,785	250,45	224,87	68,178	66,60	61,62
2. Other Small Scale Industries	1,23,584	207,43	187,80	52,957	182,30	165,19

EASTERN REGION
STATE : WEST BENGAL

(Amount in Rupees Lakh)

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	39,952	95,69	80,44	3,170	277,92	224,93
1. Direct Finance	38,895	79,34	68,22	2,760	187,43	133,94
2. Indirect Finance	1,057	16,35	12,22	410	90,49	90,99
II. INDUSTRY	63,891	1415,99	1255,85	54,163	13815,97	10393,37
1. Mining & Quarrying	49	28,03	43,42	161	1323,95	981,61
2. Food Manufacturing & Processing	720	119,79	95,92	964	1128,14	814,31
(a) Rice Mills, Flour & Dal Mills	260	23,72	18,64	86	23,71	21,59
(b) Sugar	5	39,85	36,02	8	39,19	26,44
(c) Edible Oils & Vanaspati	88	14,77	9,04	129	128,47	31,67
(d) Tea Processing	38	29,09	21,46	404	825,82	635,73
(e) Processing of Fruits & Vegetables	3	21	20	14	5,45	3,73
(f) Others	326	12,15	10,56	323	105,50	95,16
3. Beverage & Tobacco	11	1,33	97	92	614,93	219,40
4. Textiles	1,482	135,16	90,99	2,237	1788,23	1240,70
(a) Cotton Textiles	102	2,99	1,69	511	283,82	220,83
(b) Jute Textiles	61	103,10	60,71	216	353,37	206,58
(c) Handloom Textiles & Khadi	197	1,78	1,53	15	4,08	4,45
(d) Other Textiles	1,122	27,29	27,06	1,495	1146,95	808,84
5. Paper, Paper Products & Printing	436	31,34	22,23	1,313	436,43	377,06
6. Leather & Leather Products	198	2,70	2,43	1,502	462,38	319,07
7. Rubber & Rubber Products	178	30,50	26,32	717	184,59	161,62
8. Chemicals & Chemical Products	739	72,87	57,39	2,199	879,50	655,66
(a) Heavy Industrial Chemicals	22	4,25	3,76	163	226,63	129,03
(b) Fertilisers	-	-	-	48	130,35	127,75
(c) Drugs & Pharmaceuticals	158	5,65	6,58	372	147,07	123,43
(d) Non-Edible Oils	9	2,00	1,67	20	2,56	2,40
(e) Other Chemicals & Chemical Products	550	60,97	45,38	1,596	372,89	273,05
9. Petroleum, Coal Products & Nuclear Fuels	44	132,70	131,80	164	535,88	448,38
10. Manufacture of Cement & Cement Products	78	7,96	6,83	100	106,17	85,92
11. Basic Metals & Metal Products	1,264	286,64	211,74	2,315	2254,32	1735,89
(a) Iron & Steel	283	212,08	153,09	743	1417,11	1215,62
(b) Non-Ferrous Metals	22	10,93	10,78	189	380,63	190,48
(c) Other Metal Products	959	63,62	47,87	1,383	456,58	329,79
12. Engineering	1,882	324,64	354,39	3,742	2006,45	1697,42
(a) Heavy Engineering	142	140,12	148,78	308	584,43	485,71
(b) Light Engineering	1,057	41,55	36,92	1,345	376,65	336,21
(c) Electrical Machinery & Goods	622	78,99	74,76	1,735	892,83	738,05
(d) Electronic Machinery & Goods	61	63,98	93,93	354	152,54	137,45
13. Vehicles, Vehicle Parts & Transport Equipments	350	30,42	26,61	480	164,60	137,02
14. Other Industries	55,357	180,72	164,53	36,635	948,01	751,53
15. Electricity, Gas & Water	20	11,70	4,31	171	732,39	547,81
(a) Electricity Generation & Transmission	14	11,18	4,12	155	682,01	502,19
(b) Non-Conventional Energy	-	-	-	1	10	10
(c) Gas, Steam & Water Supply	6	52	19	15	50,28	45,52
16. Construction	1,083	19,50	15,97	1,371	249,99	219,97
III. TRANSPORT OPERATORS	7,306	56,78	45,70	9,748	192,58	165,10
IV. PROFESSIONAL AND OTHER SERVICES	9,750	46,26	41,17	6,924	495,15	417,91
V. PERSONAL LOANS	1,13,721	433,44	375,86	3,15,465	1714,86	1297,18
1. Loans for Purchase of Consumer Durables	5,755	13,42	11,33	9,751	19,49	16,58
2. Loans for Housing	21,922	202,60	179,12	53,154	593,98	527,35
3. Rest of the Personal Loans	86,044	217,42	185,41	2,52,560	1101,38	753,25
VI. TRADE	45,139	293,63	251,47	43,555	1926,65	1359,21
1. Wholesale Trade	4,675	116,93	101,05	13,955	1503,27	1045,55
2. Retail Trade	40,464	176,70	150,42	29,600	423,38	313,67
VII. FINANCE	506	11,57	8,80	969	1176,40	712,80
VIII. ALL OTHERS	67,259	212,21	173,93	1,08,637	1498,17	1368,73
TOTAL BANK CREDIT	3,47,524	2565,57	2233,22	5,42,631	21097,70	15939,24
<i>OF WHICH:</i> 1. Artisans & Village Industries	19,538	30,53	28,19	3,250	15,97	14,16
2. Other Small Scale Industries	37,130	281,76	251,97	30,729	1191,94	977,87