

**Table No. 5.9 - District-Wise Classification of Outstanding Credit of
Scheduled Commercial Banks According to Occupation - March
1999 [Part 13 of 22]**

EASTERN REGION		STATE : SIKKIM				(Amount in Rupees Thousand)			
OCCUPATION		EAST SIKKIM		NORTH SIKKIM		SOUTH SIKKIM		WEST SIKKIM	
		No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
		1	2	3	4	5	6	7	8
I. AGRICULTURE		3,587	4,38,66	1,166	1,08,62	1,724	1,42,98	1,238	1,02,79
1. Direct Finance		3,587	4,38,66	1,166	1,08,62	1,723	1,37,46	1,238	1,02,79
2. Indirect Finance		-	-	-	-	1	5,52	-	-
II. INDUSTRY		391	13,33,82	65	10,93	134	2,20,61	164	13,26
1. Mining & Quarrying		1	55	-	-	-	-	-	-
2. Manufacturing & Processing		379	13,15,45	65	10,93	134	2,20,61	164	13,26
3. Electricity, Gas & Water		-	-	-	-	-	-	-	-
4. Construction		11	17,82	-	-	-	-	-	-
III. TRANSPORT OPERATORS		217	2,31,91	71	52,66	53	76,20	5	9,19
IV. PROFESSIONAL AND OTHER SERVICES		130	2,75,79	25	2,80	18	5,10	55	42,82
V. PERSONAL LOANS		1,902	9,76,26	237	34,16	489	1,37,99	550	1,88,40
1. Loans for Purchase of Consumer Durables		175	38,35	29	2,82	42	12,94	242	54,06
2. Loans for Housing		128	1,74,44	1	98	15	12,17	34	60,39
3. Rest of the Personal Loans		1,599	7,63,47	207	30,36	432	1,12,88	274	73,95
VI. TRADE		1,521	8,80,07	134	59,39	524	1,72,39	303	94,24
1. Wholesale Trade		74	1,72,73	12	6,25	38	52,03	14	16,22
2. Retail Trade		1,447	7,07,34	122	53,14	486	1,20,36	289	78,02
VII. FINANCE		1	1,34,99	-	-	-	-	2	2,78
VIII. ALL OTHERS		341	5,80,44	-	-	9	3,35	15	6,18
TOTAL BANK CREDIT		8,090	48,51,94	1,698	2,68,56	2,951	7,58,62	2,332	4,59,66
OF WHICH: 1. Artisans & Village Industries		166	20,72	62	10,51	110	11,19	53	4,54
2. Other Small Scale Industries		185	3,58,70	1	7	41	2,09,61	39	5,92

		STATE : WEST BENGAL				(Amount in Rupees Thousand)			
OCCUPATION		BANKURA		BARDHAMAN		BIRBHUM		CALCUTTA	
		No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
		1	2	3	4	5	6	7	8
I. AGRICULTURE		48,955	36,51,81	89,570	96,89,76	54,065	51,27,68	3,170	224,93,09
1. Direct Finance		47,347	30,90,60	88,819	85,16,29	53,495	45,93,81	2,760	133,94,07
2. Indirect Finance		1,608	5,61,21	751	11,73,47	570	5,33,87	410	90,99,02
II. INDUSTRY		37,933	40,12,08	55,780	493,40,78	38,520	44,06,50	54,167	103,93,73,61
1. Mining & Quarrying		5	73,77	19	1,72,15	24	1,27,69	161	981,60,60
2. Manufacturing & Processing		37,749	35,97,08	55,254	487,70,41	38,350	40,10,69	52,464	8644,35,13
3. Electricity, Gas & Water		1	2,01	4	18,59	1	2,80	171	547,80,88
4. Construction		178	3,39,22	503	3,79,63	145	2,65,32	1,371	219,97,00
III. TRANSPORT OPERATORS		2,126	3,74,61	3,950	23,13,94	2,230	4,28,03	9,749	165,14,30
IV. PROFESSIONAL AND OTHER SERVICES		4,478	5,69,25	9,801	18,90,87	4,938	6,21,48	6,924	417,90,95
V. PERSONAL LOANS		20,953	38,44,41	50,740	132,19,35	29,453	50,17,49	3,15,469	1297,27,90
1. Loans for Purchase of Consumer Durables		3,015	6,02,03	2,647	5,55,15	5,933	10,66,86	9,751	16,58,28
2. Loans for Housing		1,564	13,20,16	6,217	50,56,97	2,547	16,04,62	53,158	527,45,07
3. Rest of the Personal Loans		16,374	19,22,22	41,876	76,07,23	20,973	23,46,01	2,52,560	753,24,55
VI. TRADE		22,351	22,37,69	51,797	105,49,81	42,284	41,40,22	43,558	135,98,50
1. Wholesale Trade		506	3,32,22	2,858	32,37,31	1,258	6,01,05	13,956	1046,11,09
2. Retail Trade		21,845	19,05,47	48,939	73,12,50	41,026	35,39,17	29,602	313,74,71
VII. FINANCE		122	48,42	95	3,97,33	283	27,07	969	712,80,09
VIII. ALL OTHERS		13,856	26,57,64	31,884	80,31,78	7,629	10,91,56	1,08,637	136,87,33
TOTAL BANK CREDIT		1,50,774	173,95,91	2,93,617	954,33,62	1,79,402	208,60,03	5,42,643	15,940,39,11
OF WHICH: 1. Artisans & Village Industries		26,419	15,38,27	33,277	29,00,23	28,992	20,54,11	3,250	14,16,25
2. Other Small Scale Industries		9,416	15,12,12	20,664	83,65,13	8,932	16,90,83	30,730	977,93,63

		(Amount in Rupees Thousand)			
OCCUPATION		DAKSHIN DINAJPUR		DARJILING	
		No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing

		standing		standing		standing		standing	
		9	10	11	12	13	14	15	16
I.	AGRICULTURE	21,257	13,33,72	23,131	28,19,65	17,622	25,56,17	61,230	77,40,51
	1. Direct Finance	21,188	13,18,28	23,020	21,26,34	16,868	15,04,16	60,872	67,32,58
	2. Indirect Finance	69	15,44	111	6,93,31	754	10,52,01	358	10,07,93
II.	INDUSTRY	15,370	9,32,27	7,918	92,05,69	35,882	303,77,74	52,138	265,10,41
	1. Mining & Quarrying	-	-	9	34,96	18	1,43,26	7	40,19,37
	2. Manufacturing & Processing	15,342	9,18,32	7,614	89,31,55	35,743	298,31,08	51,973	223,82,85
	3. Electricity, Gas & Water	-	-	3	7,30	7	42,92	2	10,47
	4. Construction	28	13,95	292	2,31,88	114	3,60,48	156	97,72
III.	TRANSPORT OPERATORS	1,284	3,66,85	1,332	10,03,61	2,602	6,58,97	2,000	10,37,24
IV.	PROFESSIONAL AND OTHER SERVICES	262	27,41	3,642	13,96,78	10,343	16,12,66	6,435	11,73,22
V.	PERSONAL LOANS	5,396	8,22,96	15,921	51,86,40	36,427	94,76,84	36,262	88,22,32
	1. Loans for Purchase of Consumer Durables	528	61,48	2,321	4,36,29	2,094	3,18,07	1,346	1,88,04
	2. Loans for Housing	593	2,76,02	2,244	19,94,54	5,350	41,38,47	5,324	41,76,33
	3. Rest of the Personal Loans	4,275	4,85,46	11,356	27,55,57	28,983	50,20,30	29,592	44,57,95
VI.	TRADE	9,035	9,18,40	19,904	62,61,05	33,689	67,26,10	38,564	64,58,76
	1. Wholesale Trade	84	2,34,85	544	20,95,76	1,663	24,25,01	1,881	16,26,51
	2. Retail Trade	8,951	6,83,55	19,360	41,65,29	32,026	43,01,09	36,683	48,32,25
VII.	FINANCE	-	-	119	3,01,30	15	3,08,39	219	29,75
VIII.	ALL OTHERS	7,891	7,51,50	6,643	16,10,64	18,069	41,76,80	26,224	84,56,33
TOTAL BANK CREDIT		60,495	51,53,11	78,610	277,85,12	1,54,649	558,93,67	2,23,072	602,28,54
<i>OF WHICH:</i> 1. Artisans & Village Industries		13,079	6,29,68	2,248	3,06,57	19,768	14,63,23	33,407	25,14,54
2. Other Small Scale Industries		1,686	1,85,89	5,180	26,50,27	14,207	110,43,76	15,434	50,46,84

(Amount in Rupees Thousand)

		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	35,483	25,84,35	44,746	24,92,97	44,259	33,32,43	1,71,231	136,59,56
	1. Direct Finance	35,417	24,27,61	44,648	24,34,57	44,169	32,65,23	1,69,813	128,34,57
	2. Indirect Finance	66	1,56,74	98	58,40	90	67,20	1,418	8,24,99
II.	INDUSTRY	18,978	135,55,53	20,302	17,05,55	31,053	30,38,39	1,18,753	407,42,21
	1. Mining & Quarrying	1	1,11	-	-	4	9,21	8	31,10
	2. Manufacturing & Processing	18,927	133,92,74	20,242	16,87,34	31,004	29,79,35	1,17,959	370,60,50
	3. Electricity, Gas & Water	-	-	1	3,26	3	7,25	1	30,58,12
	4. Construction	50	1,61,68	59	14,95	42	42,58	785	5,92,49
III.	TRANSPORT OPERATORS	2,032	4,33,51	3,374	3,82,26	2,017	5,32,60	3,652	12,86,55
IV.	PROFESSIONAL AND OTHER SERVICES	1,946	4,25,40	3,508	2,70,63	1,716	3,44,47	11,115	12,65,81
V.	PERSONAL LOANS	19,749	38,82,08	14,220	26,29,03	13,739	22,71,62	62,293	113,07,19
	1. Loans for Purchase of Consumer Durables	2,480	4,37,42	2,399	4,02,69	1,389	1,88,14	4,837	9,33,78
	2. Loans for Housing	1,463	13,20,34	1,501	9,46,81	1,233	7,85,55	6,297	35,20,82
	3. Rest of the Personal Loans	15,806	21,24,32	10,320	12,79,53	11,117	12,97,93	51,159	68,52,59
VI.	TRADE	32,891	30,98,16	34,769	26,66,36	22,768	37,44,92	52,538	61,43,38
	1. Wholesale Trade	191	2,44,76	273	3,47,09	634	14,46,32	1,640	9,61,78
	2. Retail Trade	32,700	28,53,40	34,496	23,19,27	22,134	22,98,60	50,898	51,81,60
VII.	FINANCE	4	8,64	3	2,89,60	106	26,63	92	84,07
VIII.	ALL OTHERS	9,018	14,88,47	6,252	7,06,35	13,868	16,69,96	48,787	85,58,73
TOTAL BANK CREDIT		1,20,101	254,76,14	1,27,174	111,42,75	1,29,526	149,61,02	4,68,461	830,47,50
<i>OF WHICH:</i> 1. Artisans & Village Industries		12,429	7,26,21	13,545	8,45,41	24,341	17,40,19	76,849	53,38,80
2. Other Small Scale Industries		6,055	14,84,88	5,589	7,01,61	4,970	9,32,91	36,785	44,79,35

EASTERN REGION

STATE : WEST BENGAL

(Amount in Rupees Thousand)

		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	52,292	51,49,89	58,517	57,08,05	53,505	70,09,11	20,364	15,93,75
	1. Direct Finance	51,529	45,28,88	58,118	49,64,43	52,582	58,97,91	19,494	14,22,24
	2. Indirect Finance	763	6,21,01	399	7,43,62	923	11,11,20	870	1,71,51
II.	INDUSTRY	33,833	43,34,62	52,737	93,96,08	62,467	265,79,03	33,401	32,88,47
	1. Mining & Quarrying	1	5,97	1	4,48	7	36,15	1	75,00
	2. Manufacturing & Processing	33,711	42,44,59	52,189	93,04,34	61,805	249,71,07	32,848	31,38,18
	3. Electricity, Gas & Water	1	1,75	4	14,25	30	11,51,58	3	12,75
	4. Construction	120	82,31	543	73,01	625	4,20,23	549	62,54

III. TRANSPORT OPERATORS	2,631	10,67,99	1,845	5,67,32	3,611	22,41,11	2,185	3,98,54
IV. PROFESSIONAL AND OTHER SERVICES	5,008	4,47,24	3,723	3,85,26	7,345	17,73,27	2,672	3,43,43
V. PERSONAL LOANS	25,636	38,47,27	28,039	50,48,65	60,828	189,95,18	10,082	19,44,18
1. Loans for Purchase of Consumer Durables	1,889	2,17,76	4,480	6,96,13	1,724	3,59,27	1,111	2,14,16
2. Loans for Housing	1,847	13,37,64	3,182	18,56,46	9,424	94,25,24	894	6,79,04
3. Rest of the Personal Loans	21,900	22,91,87	20,377	24,96,06	49,680	92,10,67	8,077	10,50,98
VI. TRADE	51,993	54,99,54	34,878	37,28,18	43,056	81,52,57	20,326	18,72,75
1. Wholesale Trade	2,230	7,81,91	2,142	7,05,41	2,394	17,76,85	839	2,49,22
2. Retail Trade	49,763	47,17,63	32,736	30,22,77	40,662	63,75,72	19,487	16,23,53
VII. FINANCE	554	94,65	202	9,35	43	4,14,63	7	5,65
VIII. ALL OTHERS	31,699	28,92,20	28,089	28,89,74	42,753	75,42,18	20,251	19,81,68
TOTAL BANK CREDIT	2,03,646	233,33,40	2,08,030	277,32,63	2,73,608	727,07,08	1,09,288	114,28,45
OF WHICH: 1. Artisans & Village Industries	22,714	17,39,66	32,764	22,11,41	28,767	26,26,59	19,879	13,49,02
2. Other Small Scale Industries	9,266	18,19,71	16,853	29,86,34	28,683	92,20,11	10,458	14,16,05

(Amount in Rupees Thousand)

OCCUPATION	STATE : WEST BENGAL				STATE : ANDAMAN & NICOBAR ISLANDS			
	SOUTH 24		UTTAR DINAJPUR		ANDAMAN		NICOBAR	
	PARGANAS							
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	33	34	35	36	1	2	3	4
I. AGRICULTURE	41,917	53,48,57	28,035	21,59,65	1,704	4,49,47	127	54,72
1. Direct Finance	40,987	50,00,86	27,949	20,74,07	1,565	2,85,42	127	54,72
2. Indirect Finance	930	3,47,71	86	85,58	139	1,64,05	-	-
II. INDUSTRY	55,495	508,93,07	15,710	21,51,07	1,030	17,36,04	75	2,76,21
1. Mining & Quarrying	12	3,70,63	2	81,59	8	3,00,66	-	-
2. Manufacturing & Processing	54,661	502,35,76	15,677	20,31,74	1,000	13,32,84	75	2,76,21
3. Electricity, Gas & Water	25	99,73	-	-	3	24,53	-	-
4. Construction	797	1,86,95	31	37,74	19	78,01	-	-
III. TRANSPORT OPERATORS	2,440	10,83,09	2,310	4,20,49	233	3,86,77	-	-
IV. PROFESSIONAL AND OTHER SERVICES	7,643	86,61,56	1,185	1,74,89	528	1,89,10	112	17,57
V. PERSONAL LOANS	23,566	62,34,45	7,099	12,95,57	2,270	6,78,62	283	67,51
1. Loans for Purchase of Consumer Durables	955	1,22,72	379	74,38	222	29,01	4	52
2. Loans for Housing	3,269	30,67,69	905	5,62,66	128	1,12,19	1	1,63
3. Rest of the Personal Loans	19,342	30,44,04	5,815	6,58,53	1,920	5,37,42	278	65,36
VI. TRADE	40,586	52,10,03	18,817	18,10,49	3,187	16,89,96	71	26,74
1. Wholesale Trade	1,245	11,44,14	239	1,66,91	170	4,12,95	-	-
2. Retail Trade	39,341	40,65,89	18,578	16,43,58	3,017	12,77,01	71	26,74
VII. FINANCE	16	85,34	20	30,64	14	16,76	-	-
VIII. ALL OTHERS	29,264	41,18,60	6,606	6,05,94	2,155	6,43,71	204	1,11,06
TOTAL BANK CREDIT	2,00,927	816,34,71	79,782	86,48,74	11,121	57,90,43	872	5,53,81
OF WHICH: 1. Artisans & Village Industries	35,850	26,37,26	12,173	8,46,07	394	67,98	-	-
2. Other Small Scale Industries	17,232	59,88,85	2,260	9,64,49	556	3,65,55	86	12,73