

TABLE No.5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2010

**EASTERN REGION
STATE: WEST BENGAL**

(Amount in ₹ 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	9,89,663	5184,18	4007,77	2,23,553	2087,40	1672,29
1. Direct Finance	9,48,969	4247,67	3204,99	2,12,783	1607,85	1291,77
2. Indirect Finance	40,694	936,51	802,78	10,770	479,55	380,52
II. INDUSTRY	2,06,618	3914,10	2489,54	48,398	1877,10	1466,94
1. Mining & Quarrying	351	45,80	39,76	293	75,23	63,32
2. Food Manufacturing & Processing	65,229	720,69	458,77	10,867	609,81	499,90
(a) Rice Mills, Flour & Dal Mills	11,839	278,62	231,15	2,932	300,92	252,78
(b) Sugar	13	10,49	5,85	2	9	3
(c) Edible Oils & Vanaspati	860	21,61	16,74	288	26,61	22,41
(d) Tea Processing	75	197,41	45,65	59	59,53	44,49
(e) Processing of Fruits & Vegetables	133	9,04	6,75	113	37,96	30,12
(f) Others	52,309	203,52	152,62	7,473	184,71	150,07
3. Beverage & Tobacco	291	48,23	41,44	370	73,32	63,98
4. Textiles	15,459	203,43	153,35	6,540	120,10	95,03
(a) Cotton Textiles	1,070	23,55	18,17	504	9,13	7,62
(b) Jute & Other Natural Fibre Textiles	2,037	13,25	9,95	406	30,11	18,76
(c) Handloom Textiles & Khadi	4,171	46,39	36,97	2,057	13,36	9,59
(d) Other Textiles & Textile Products	8,181	120,24	88,26	3,573	67,51	59,06
5. Paper, Paper Products & Printing	1,121	22,30	19,04	417	26,15	21,60
6. Woods and Wood Products	3,688	39,32	31,71	1,186	28,17	21,88
7. Leather & Leather Products	860	10,77	8,54	466	8,96	8,34
8. Gems and Jewellery	889	13,26	11,32	400	9,24	7,46
9. Rubber & Plastic Products	4,521	123,95	54,39	1,156	51,35	41,44
10. Chemicals & Chemical Products	1,201	58,76	36,54	1,559	78,97	66,22
(a) Heavy Industrial Chemicals	24	9,06	8,89	36	19,31	16,02
(b) Fertilisers	304	2,26	1,74	50	4,23	2,72
(c) Drugs & Pharmaceuticals	248	8,08	7,35	1,185	7,16	5,85
(d) Non-Edible Oils	42	3,86	2,70	22	15,26	13,97
(e) Other Chemicals & Chemical Products	583	35,51	15,86	266	33,02	27,66
11. Petroleum, Coal Products & Nuclear Fuels	61	633,00	248,87	48	103,00	57,52
12. Manufacture of Cement & Cement Products	1,069	23,42	19,64	289	38,05	34,53
13. Basic Metals & Metal Products	1,756	369,53	207,43	880	161,59	122,74
(a) Iron & Steel	90	156,29	78,92	89	109,51	85,28
(b) Non-Ferrous Metals	35	7,16	5,55	36	11,09	3,72
(c) Metal Products	1,631	206,09	122,95	755	40,99	33,73
14. Engineering	8,890	237,58	187,11	7,051	165,20	154,74
(a) Heavy Engineering	98	27,39	25,26	61	16,69	15,53
(b) Light Engineering	7,487	122,34	95,79	5,972	87,46	78,53
(c) Electrical Machinery & Goods	832	76,77	55,83	880	55,24	56,30
(d) Electronic Machinery & Goods	473	11,08	10,22	138	5,81	4,38
15. Vehicles, Vehicle Parts & Transport Equipments	1,160	20,96	16,58	450	28,65	16,84
16. Other Industries	98,618	718,94	427,15	15,043	126,30	100,82
17. Electricity, Gas & Water	35	509,06	447,93	26	53,76	8,86
(a) Electricity Generation & Transmission	17	505,57	445,56	7	50,70	6,25
(b) Non-Conventional Energy	7	1,19	89	7	52	33
(c) Gas, Steam & Water Supply	11	2,30	1,48	12	2,54	2,27
18. Construction	1,419	115,10	79,97	1,357	119,26	81,73
(a) Other than Infrastructure	900	59,48	44,06	911	73,77	46,55
(b) Infrastructure Construction	519	55,62	35,91	446	45,49	35,18
III. TRANSPORT OPERATORS	14,906	289,64	225,34	5,316	170,78	106,76
IV. PROFESSIONAL AND OTHER SERVICES	73,531	2769,82	1519,69	25,058	765,01	449,02
1. Professional Services	17,545	2201,84	1073,03	4,954	63,85	50,20
2. Tourism, Hotel & Restaurants	2,871	47,53	38,20	1,191	61,45	53,21
3. Recreation services	471	11,57	9,56	318	3,59	2,83
4. IT and Telecommunications	152	12,50	11,29	104	8,18	7,26
5. Others	52,492	496,37	387,61	18,491	627,94	335,52
V. PERSONAL LOANS	3,24,672	4145,77	3177,03	1,90,502	3511,91	2734,25
1. Housing	66,254	1839,39	1495,34	53,746	1857,10	1524,17
2. Consumer Durables	44,846	435,97	295,61	14,590	147,73	101,74
3. Vehicles	10,740	167,64	122,90	8,497	184,74	127,81
4. Education	9,115	170,81	132,21	9,189	269,63	186,03
5. Personal Credit Cards	4,084	43,38	18,76	2,464	16,06	11,45
6. Others	1,89,633	1488,58	1112,22	1,02,016	1036,65	783,05
VI. TRADE	3,03,823	4121,06	3335,54	94,939	1878,79	1569,48
1. Wholesale Trade	16,453	1346,06	1160,08	7,913	344,94	287,92
2. Retail Trade	2,87,370	2775,00	2175,45	87,026	1533,86	1281,57
VII. FINANCE	54,471	908,26	743,93	7,192	54,65	32,19
VIII. ALL OTHERS	78,792	456,63	329,55	40,875	218,72	171,12
TOTAL BANK CREDIT	20,46,476	21789,46	15828,39	6,35,833	10564,37	8202,05

TABLE No.5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2010

EASTERN REGION
STATE: WEST BENGAL

(Amount in ₹ Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	87,157	1822,52	1511,65	54,973	8129,59	5592,71
1. Direct Finance	82,435	1132,16	947,00	49,013	5761,58	3698,59
2. Indirect Finance	4,722	690,36	564,65	5,960	2368,01	1894,12
II. INDUSTRY	26,637	6554,94	4337,25	76,722	110991,07	73613,06
1. Mining & Quarrying	314	268,14	175,70	684	5916,37	3357,26
2. Food Manufacturing & Processing	3,921	1073,91	851,75	9,236	8199,18	5999,40
(a) Rice Mills, Flour & Dal Mills	1,269	377,41	314,81	512	1498,60	1283,62
(b) Sugar	5	10,25	1,75	70	2121,25	1850,72
(c) Edible Oils & Vanaspati	229	101,02	86,90	208	349,92	236,86
(d) Tea Processing	138	149,69	109,76	4,276	2450,22	1554,96
(e) Processing of Fruits & Vegetables	53	33,16	30,50	62	32,95	27,95
(f) Others	2,227	402,37	308,05	4,108	1746,24	1045,29
3. Beverage & Tobacco	211	71,41	56,01	185	517,43	355,70
4. Textiles	3,009	207,80	159,78	10,803	4086,23	2506,65
(a) Cotton Textiles	383	26,96	22,25	3,234	847,26	551,75
(b) Jute & Other Natural Fibre Textiles	315	94,48	70,39	507	691,97	396,36
(c) Handloom Textiles & Khadi	516	12,82	10,28	427	171,29	122,68
(d) Other Textiles & Textile Products	1,795	73,53	56,85	6,635	2375,71	1435,87
5. Paper, Paper Products & Printing	898	169,71	138,59	1,682	1842,23	1377,53
6. Woods and Wood Products	644	68,27	46,95	705	957,68	733,65
7. Leather & Leather Products	609	18,54	14,29	8,057	1273,75	874,15
8. Gems and Jewellery	241	10,84	9,07	721	1004,35	902,11
9. Rubber & Plastic Products	750	84,97	66,19	2,391	1424,59	927,48
10. Chemicals & Chemical Products	627	572,00	211,81	3,084	4612,38	3045,93
(a) Heavy Industrial Chemicals	52	177,30	112,72	285	1270,69	560,64
(b) Fertilisers	19	10,11	6,96	31	794,87	790,58
(c) Drugs & Pharmaceuticals	108	9,73	7,88	577	354,79	312,28
(d) Non-Edible Oils	21	12,24	9,86	22	33,77	25,64
(e) Other Chemicals & Chemical Products	427	362,61	74,39	2,169	2158,25	1356,80
11. Petroleum, Coal Products & Nuclear Fuels	67	287,85	77,48	267	4506,55	3004,00
12. Manufacture of Cement & Cement Products	335	147,57	111,31	514	3601,81	2875,83
13. Basic Metals & Metal Products	1,120	1362,03	871,57	7,760	34998,86	22641,52
(a) Iron & Steel	412	828,02	602,64	2,269	25639,46	16938,04
(b) Non-Ferrous Metals	98	86,60	68,92	366	4212,26	2386,01
(c) Metal Products	610	447,41	200,01	5,125	5147,14	3317,48
14. Engineering	4,415	355,26	284,91	10,575	10349,70	6370,47
(a) Heavy Engineering	230	107,80	88,39	554	841,38	583,48
(b) Light Engineering	3,677	177,75	143,99	6,975	5207,95	3106,17
(c) Electrical Machinery & Goods	384	55,03	38,88	2,679	3519,33	2089,51
(d) Electronic Machinery & Goods	124	14,68	13,65	367	781,03	591,31
15. Vehicles, Vehicle Parts & Transport Equipments	398	116,49	34,83	1,325	2726,85	1929,69
16. Other Industries	6,780	497,14	278,50	7,806	5327,61	3048,97
17. Electricity, Gas & Water	80	760,80	596,64	231	8996,56	6081,70
(a) Electricity Generation & Transmission	17	747,91	589,56	137	8371,83	5573,18
(b) Non-Conventional Energy	10	64	57	39	386,52	357,18
(c) Gas, Steam & Water Supply	53	12,25	6,51	55	238,21	151,34
18. Construction	2,218	482,22	351,90	10,696	10648,94	7581,00
(a) Other than Infrastructure	1,619	304,57	266,55	8,541	4372,12	3053,79
(b) Infrastructure Construction	599	177,65	85,35	2,155	6276,82	4527,21
III. TRANSPORT OPERATORS	11,481	549,24	442,58	40,089	3870,68	2117,53
IV. PROFESSIONAL AND OTHER SERVICES	24,703	1618,12	1280,05	35,298	17582,30	11904,16
1. Professional Services	3,740	351,75	234,85	3,952	1526,88	1085,92
2. Tourism, Hotel & Restaurants	1,129	153,74	127,06	2,398	2610,85	1982,21
3. Recreation services	256	31,32	15,64	681	195,43	126,09
4. IT and Telecommunications	163	24,50	20,91	364	840,06	540,22
5. Others	19,415	1056,80	881,59	27,903	12409,08	8169,71
V. PERSONAL LOANS	3,08,101	5834,71	4621,18	5,46,659	19631,65	14939,89
1. Housing	84,960	3325,14	2758,50	1,28,537	11714,25	9992,44
2. Consumer Durables	11,735	96,77	64,92	7,620	58,41	36,83
3. Vehicles	55,642	413,78	284,39	95,131	1562,06	847,07
4. Education	18,997	404,62	319,84	29,977	850,95	668,76
5. Personal Credit Cards	4,664	39,69	22,34	25,140	654,22	127,64
6. Others	1,32,103	1554,71	1171,19	2,60,254	4791,76	3267,15
VI. TRADE	65,327	2860,17	2394,85	55,912	19505,41	14001,83
1. Wholesale Trade	6,162	821,98	667,75	12,100	10976,82	8209,07
2. Retail Trade	59,165	2038,19	1727,10	43,812	8528,59	5792,76
VII. FINANCE	2,456	65,20	53,89	4,258	18921,67	13823,98
VIII. ALL OTHERS	77,171	728,67	609,55	1,36,240	4982,43	3576,78
TOTAL BANK CREDIT	6,03,033	20033,57	15251,00	9,50,151	203614,80	139569,94