

State : West Bengal

Table No. 5.9 – District-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2000

EASTERN REGION		(Amount in Rupees Thousand)							
		STATE : WEST BENGAL							
		BANKURA		BARDDHAMAN		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
OCCUPATION		1	2	3	4	5	6	7	8
I. AGRICULTURE		67,683	40,01,48	88,597	106,03,80	59,921	46,21,38	3,555	260,91,49
1. Direct Finance		67,155	35,23,26	87,464	102,04,26	58,982	44,43,70	3,080	114,58,98
2. Indirect Finance		528	4,78,22	1,133	3,99,54	939	1,77,68	475	146,32,51
II. INDUSTRY		53,737	34,34,82	56,561	476,99,48	34,576	43,04,12	1,47,453	12456,40,15
1. Mining & Quarrying		5	74,86	9	3,74,11	21	1,15,88	123	1211,32,30
2. Manufacturing & Processing		53,463	30,32,35	56,117	469,59,44	34,256	37,41,64	1,42,883	10510,68,50
3. Electricity, Gas & Water		—	—	4	18,35	—	—	180	513,39,84
4. Construction		269	3,27,61	431	3,47,58	299	4,46,60	4,267	220,99,51
III. TRANSPORT OPERATORS		3,027	4,42,81	6,667	25,69,57	2,461	4,17,09	11,592	229,93,69
IV. PROFESSIONAL AND OTHER SERVICES		6,779	6,02,91	11,870	21,46,10	4,200	5,67,78	21,020	859,75,93
V. PERSONAL LOANS		27,313	51,65,75	63,536	169,10,53	33,773	62,91,21	4,04,921	1625,52,33
1. Loans for Purchase of Consumer Durables		4,219	10,97,40	4,524	8,54,00	6,249	13,59,88	12,378	30,97,37
2. Loans for Housing		2,831	14,95,87	11,485	67,08,47	4,578	21,40,23	78,138	574,32,17
3. Rest of the Personal Loans		20,263	25,72,48	47,527	93,48,06	22,946	27,91,10	3,14,405	1020,22,79
VI. TRADE		22,845	28,82,57	48,601	124,79,70	33,721	45,08,54	54,207	2072,71,03
1. Wholesale Trade		591	6,40,12	3,654	33,48,44	1,188	4,83,32	25,126	1401,38,57
2. Retail Trade		22,254	22,42,45	44,947	91,31,26	32,533	40,25,22	29,081	671,32,46
VII. FINANCE		3	6,45	143	5,94,22	6	86,46	12,316	872,82,96
VIII. ALL OTHERS		15,139	27,12,40	30,456	103,41,45	7,972	17,29,88	99,201	1859,87,88
TOTAL BANK CREDIT		1,96,526	192,49,19	3,06,431	1033,44,85	1,76,630	225,26,46	7,54,265	20237,95,46
OF WHICH: 1. Artisans & Village Industries		31,999	12,36,91	31,141	20,17,05	23,170	14,66,27	12,246	47,53,35
2. Other Small Scale Industries		17,060	15,29,16	20,666	106,57,93	8,333	18,09,03	36,947	1123,45,42

		STATE : WEST BENGAL							
		DAKSHIN DINAJPUR		DARJILING		HAORA		HUGLI	
		No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
		9	10	11	12	13	14	15	16
I. AGRICULTURE		25,615	14,25,57	24,407	29,04,11	17,858	31,09,91	54,504	94,64,09
1. Direct Finance		25,487	14,01,99	24,186	26,08,62	17,143	14,06,78	53,998	72,07,38
2. Indirect Finance		128	23,58	221	2,95,49	715	17,03,13	506	22,56,71
II. INDUSTRY		18,337	10,86,05	5,509	94,84,65	35,611	256,00,95	43,096	136,94,18
1. Mining & Quarrying		—	—	8	45,55	16	1,43,03	5	17,13
2. Manufacturing & Processing		18,310	10,83,17	5,380	92,06,67	35,445	253,58,46	42,851	136,06,79
3. Electricity, Gas & Water		—	—	2	5,22	1	2,56	2	8,74
4. Construction		27	2,88	119	2,27,21	149	96,90	238	61,52
III. TRANSPORT OPERATORS		1,745	2,86,08	1,620	10,21,33	3,635	6,53,97	2,987	9,90,29
IV. PROFESSIONAL AND OTHER SERVICES		827	65,34	3,637	15,44,07	13,532	16,85,86	9,717	16,20,39
V. PERSONAL LOANS		6,111	11,09,75	20,161	68,83,48	43,803	111,46,95	44,523	110,67,88
1. Loans for Purchase of Consumer Durables		480	1,00,59	3,040	6,06,41	2,342	4,12,44	1,491	2,59,35
2. Loans for Housing		676	3,90,82	4,252	31,38,15	8,566	48,66,32	8,498	49,23,56
3. Rest of the Personal Loans		4,955	6,18,34	12,869	31,38,92	32,895	58,68,19	34,534	58,84,97
VI. TRADE		10,096	8,88,24	16,512	89,33,19	34,239	74,25,80	35,849	79,59,29
1. Wholesale Trade		122	1,09,18	817	35,40,79	1,126	27,14,40	1,298	21,89,56
2. Retail Trade		9,974	7,79,06	15,695	53,92,40	33,113	47,11,40	34,551	57,69,73
VII. FINANCE		—	—	17	64,88	20	83,74	346	95,27
VIII. ALL OTHERS		6,191	7,57,22	3,974	24,10,35	13,386	50,67,34	19,488	56,17,01
TOTAL BANK CREDIT		68,922	56,18,25	75,837	332,46,06	1,62,084	547,74,52	2,10,510	505,08,40
OF WHICH: 1. Artisans & Village Industries		15,426	5,39,95	2,088	1,99,11	16,668	12,06,79	17,500	9,72,20

2. Other Small Scale Industries	2,082	4,76,87	2,724	48,36,39	13,088	118,95,59	19,841	50,07,28
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STATE : WEST BENGAL								
OCCUPATION	JALPAIGURI		KOCH BIHAR		MALDAH		MEDINIPUR	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
	17	18	19	20	21	22	23	24
I. AGRICULTURE	36,584	23,69,22	48,471	26,19,09	53,011	33,06,24	1,62,030	139,83,69
1. Direct Finance	36,515	23,36,55	48,298	25,68,28	52,406	32,48,03	1,60,482	134,54,46
2. Indirect Finance	69	32,67	173	50,81	605	58,21	1,548	5,29,23
II. INDUSTRY	17,209	105,38,40	20,489	14,44,93	40,620	28,62,83	1,05,012	477,70,99
1. Mining & Quarrying	—	—	—	—	3	7,46	4	6,37
2. Manufacturing & Processing	17,169	104,59,02	20,406	14,24,30	40,544	28,30,17	1,04,481	429,81,63
3. Electricity, Gas & Water	—	—	—	—	1	2,99	3	42,70,61
4. Construction	40	79,38	83	20,63	72	22,21	524	5,12,38
III. TRANSPORT OPERATORS	2,819	4,74,78	4,240	3,88,58	3,268	4,78,38	4,976	12,56,30
IV. PROFESSIONAL AND OTHER SERVICES	2,869	6,83,55	3,596	3,75,94	1,114	2,63,21	11,109	13,31,99
V. PERSONAL LOANS	24,870	53,78,75	18,026	37,18,01	17,696	31,68,02	70,873	144,39,76
1. Loans for Purchase of Consumer Durables	4,015	8,75,64	3,984	9,14,39	1,588	3,69,45	9,390	21,44,65
2. Loans for Housing	2,999	17,43,62	2,530	12,83,19	2,418	10,10,87	8,735	44,30,53
3. Rest of the Personal Loans	17,856	27,59,49	11,512	15,20,43	13,690	17,87,70	52,748	78,64,58
VI. TRADE	32,521	35,84,94	38,088	28,74,26	20,736	29,33,95	38,299	71,08,63
1. Wholesale Trade	345	6,95,69	514	4,32,17	905	5,28,02	812	8,99,93
2. Retail Trade	32,176	28,89,25	37,574	24,42,09	19,831	24,05,93	37,487	62,08,70
VII. FINANCE	13	27,24	17	2,92,91	3	5,04	30	60,90
VIII. ALL OTHERS	8,177	16,45,52	5,007	7,35,05	12,571	21,77,96	49,386	111,64,93
TOTAL BANK CREDIT	1,25,062	247,02,40	1,37,934	124,48,77	1,49,019	151,95,63	4,41,715	971,17,19
OF WHICH: 1. Artisans & Village Industries	11,226	5,25,67	14,350	6,09,96	32,633	12,66,48	56,094	35,36,82
2. Other Small Scale Industries	5,193	14,74,61	4,935	6,53,66	5,932	10,47,12	37,185	48,30,57

STATE : WEST BENGAL								
OCCUPATION	MURSHIDABAD		NADIA		NORTH 24 PARGANAS		PURULIYA	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
	25	26	27	28	29	30	31	32
I. AGRICULTURE	58,530	51,19,61	62,652	57,13,49	55,445	58,07,69	33,060	16,59,30
1. Direct Finance	57,426	45,18,67	62,050	54,56,64	51,674	51,74,61	32,833	15,42,20
2. Indirect Finance	1,104	6,00,94	602	2,56,85	3,771	6,33,08	227	1,17,10
II. INDUSTRY	35,708	48,06,49	53,591	93,09,69	58,795	247,86,06	38,734	25,28,51
1. Mining & Quarrying	—	—	2	2,37	4	34,34	2	76,86
2. Manufacturing & Processing	35,446	45,83,81	52,801	92,28,87	58,132	234,83,98	37,821	23,99,31
3. Electricity, Gas & Water	—	—	3	9,88	20	7,85,27	1	5,11
4. Construction	262	2,22,68	785	68,57	639	4,82,47	910	47,23
III. TRANSPORT OPERATORS	3,788	9,30,83	2,367	4,85,19	5,371	23,40,39	3,953	4,59,51
IV. PROFESSIONAL AND OTHER SERVICES	3,529	6,02,33	4,194	5,63,92	7,149	20,61,35	3,987	3,78,24
V. PERSONAL LOANS	27,024	45,87,52	27,604	54,07,64	79,202	238,12,06	14,481	28,68,64
1. Loans for Purchase of Consumer Durables	1,777	2,32,81	4,568	6,80,71	2,542	5,48,38	2,717	6,21,66
2. Loans for Housing	2,749	16,87,15	4,013	21,36,09	20,113	110,49,33	1,568	8,11,31
3. Rest of the Personal Loans	22,498	26,67,56	19,023	25,90,84	56,547	122,14,35	10,196	14,35,67
VI. TRADE	53,740	66,04,68	37,562	47,52,23	43,488	96,46,64	18,329	22,29,25
1. Wholesale Trade	1,284	6,72,71	1,666	8,23,12	2,383	23,76,89	303	4,28,08
2. Retail Trade	52,456	59,31,97	35,896	39,29,11	41,105	72,69,75	18,026	18,01,17
VII. FINANCE	192	47,48	209	23,89	47	3,57,08	1	57
VIII. ALL OTHERS	30,152	39,98,50	32,637	44,09,87	38,514	104,01,16	19,455	20,42,09
TOTAL BANK CREDIT	2,12,663	266,97,44	2,20,816	306,65,92	2,88,011	792,12,43	1,32,000	121,66,11
OF WHICH: 1. Artisans & Village Industries	22,123	12,16,13	29,131	16,24,14	22,776	17,56,42	18,077	7,27,76
2. Other Small Scale Industries	9,552	20,02,88	18,684	26,56,86	26,961	102,93,58	16,377	11,69,06

WEST BENGAL			
OCCUPATION	SOUTH 24 PARGANAS		UTTAR DINAJPUR
	No. of	Amount	No. of
			Amount

	Accounts	Out- standing	Accounts	Out- standing
	33	34	35	36
I. AGRICULTURE	50,111	46,61,31	35,085	21,69,52
1. Direct Finance	49,937	44,35,04	34,748	21,22,10
2. Indirect Finance	174	2,26,27	337	47,42
II. INDUSTRY	75,476	320,76,47	22,846	23,31,21
1. Mining & Quarrying	7	3,14,40	2	9,97
2. Manufacturing & Processing	74,438	315,84,35	22,811	22,59,89
3. Electricity, Gas & Water	6	41,59	—	—
4. Construction	1,025	1,36,13	33	61,35
III. TRANSPORT OPERATORS	4,550	10,41,44	3,395	4,79,75
IV. PROFESSIONAL AND OTHER SERVICES	9,250	86,85,77	886	1,76,25
V. PERSONAL LOANS	29,786	76,18,32	8,384	17,36,26
1. Loans for Purchase of Consumer Durables	1,414	2,08,60	391	81,00
2. Loans for Housing	5,254	34,45,37	1,261	7,12,28
3. Rest of the Personal Loans	23,118	39,64,35	6,732	9,42,98
VI. TRADE	46,149	64,61,99	21,860	21,32,34
1. Wholesale Trade	1,362	14,10,57	370	2,15,21
2. Retail Trade	44,787	50,51,42	21,490	19,17,13
VII. FINANCE	12	78,19	4	6,52
VIII. ALL OTHERS	27,800	47,64,09	6,072	9,11,67
TOTAL BANK CREDIT	2,43,134	653,87,58	98,532	99,43,52
OF WHICH: 1. Artisans & Village Industries	41,055	19,34,19	16,796	6,35,15
2. Other Small Scale Industries	25,685	46,90,58	4,358	12,90,68