

Table No. 5.6 – State and Bank Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2001

State : West Bengal

EASTERN REGION		(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	1,36,500	400,55	358,99	4,04,086	846,30	788,70
	1. Direct Finance	1,35,724	358,21	327,61	3,95,743	704,94	654,34
	2. Indirect Finance	776	42,33	31,38	8,343	141,36	134,37
II.	INDUSTRY	84,404	6989,28	5635,89	2,19,756	7541,48	6198,76
	1. Mining & Quarrying	69	806,98	502,01	145	186,34	162,64
	2. Food Manufacturing & Processing	1,857	1024,31	749,14	4,537	1056,12	816,94
	(a) Rice Mills, Flour & Dal Mills	581	40,98	33,06	1,638	88,68	74,70
	(b) Sugar	-	-	-	12	52,66	50,72
	(c) Edible Oils & Vanaspati	305	19,47	15,85	260	67,63	34,94
	(d) Tea Processing	31	140,00	112,91	425	732,17	535,03
	(e) Processing of Fruits & Vegetables	1	7	11	25	6,40	6,36
	(f) Others	939	823,79	587,20	2,177	108,57	115,18
	3. Beverage & Tobacco	36	83,25	288,31	46	30,73	23,94
	4. Textiles	1,672	377,58	347,12	28,775	625,63	484,67
	(a) Cotton Textiles	150	117,49	105,54	501	92,70	78,60
	(b) Jute Textiles	54	42,94	24,69	166	141,19	99,49
	(c) Handloom Textiles & Khadi	81	1,12	1,02	235	9,55	4,77
	(d) Other Textiles	1,387	216,03	215,87	27,873	382,18	301,82
	5. Paper, Paper Products & Printing	710	89,05	71,16	2,625	170,19	142,27
	6. Leather & Leather Products	473	121,44	88,15	2,556	331,43	245,94
	7. Rubber & Rubber Products	217	55,22	47,21	475	67,99	60,73
	8. Chemicals & Chemical Products	1,139	344,05	317,43	12,470	530,88	470,89
	(a) Heavy Industrial Chemicals	11	133,96	129,74	108	87,72	85,68
	(b) Fertilisers	5	42,09	33,89	30	63,66	32,97
	(c) Drugs & Pharmaceuticals	148	32,99	31,59	3,362	106,21	98,48
	(d) Non-Edible Oils	3	30	30	12	1,83	1,47
	(e) Other Chemicals & Chemical Products	972	134,70	121,91	8,958	271,46	252,28
	9. Petroleum, Coal Products & Nuclear Fuels	20	541,33	381,73	153	745,49	701,68
	10. Manufacture of Cement & Cement Products	135	291,05	252,41	161	86,95	107,00
	11. Basic Metals & Metal Products	1,631	1050,73	740,79	17,602	1122,95	807,59
	(a) Iron & Steel	95	465,77	396,17	637	664,64	449,49
	(b) Non-Ferrous Metals	7	57,25	23,06	88	123,33	61,86
	(c) Other Metal Products	1,529	527,71	321,57	16,877	334,99	296,24
	12. Engineering	1,305	670,46	568,37	4,727	884,06	701,20
	(a) Heavy Engineering	37	91,82	90,36	187	377,19	219,66
	(b) Light Engineering	369	51,96	48,48	2,286	215,35	182,94
	(c) Electrical Machinery & Goods	890	520,40	423,79	2,009	245,50	254,17
	(d) Electronic Machinery & Goods	9	6,28	5,73	245	46,02	44,43
	13. Vehicles, Vehicle Parts & Transport Equipments	234	90,02	53,87	813	141,77	100,86
	14. Other Industries	74,846	1374,55	1169,40	1,40,576	1117,87	963,62
	15. Electricity, Gas & Water	8	52,74	42,89	142	279,75	260,25
	(a) Electricity Generation & Transmission	7	52,44	42,60	116	271,84	252,64
	(b) Non-Conventional Energy	1	30	29	7	41	34
	(c) Gas, Steam & Water Supply	-	-	-	19	7,49	7,28
	16. Construction	52	16,54	15,91	3,953	163,34	148,53
III.	TRANSPORT OPERATORS	3,881	69,63	50,87	19,214	224,78	194,60
IV.	PROFESSIONAL AND OTHER SERVICES	20,417	286,90	260,57	54,523	694,86	603,49
V.	PERSONAL LOANS	2,05,241	915,53	779,12	4,91,366	2064,90	1824,77
	1. Loans for Purchase of Consumer Durables	5,387	13,32	9,75	27,201	88,64	74,01
	2. Loans for Housing	43,023	411,04	367,11	1,13,230	858,80	765,11
	3. Rest of the Personal Loans	1,56,831	491,17	402,26	3,50,935	1117,46	985,65
VI.	TRADE	32,015	927,39	757,31	1,42,712	2422,31	1943,93
	1. Wholesale Trade	10,782	693,94	567,79	32,127	1412,90	1076,15

2. Retail Trade	21,233	233,46	189,52	1,10,585	1009,41	867,77
VII. FINANCE	106	318,99	179,49	11,891	793,79	643,18
VIII. ALLOTHERS	18,051	604,18	535,87	2,80,041	2318,66	2030,96
TOTAL BANK CREDIT	5,00,615	10512,45	8558,11	16,23,589	16907,08	14228,38
OF WHICH: 1. Artisans & Village Industries	2,485	4,38	3,68	48,054	110,21	103,67
2. Other Small Scale Industries	63,059	721,77	615,30	68,202	1222,16	1021,99

NORTHERN REGION

(Amount in Rupees Lakh)

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	35	105,50	35,95	2,11,390	178,00	150,44
1. Direct Finance	21	29,78	23,14	2,10,919	175,68	148,66
2. Indirect Finance	14	75,72	12,81	471	2,32	1,79
II. INDUSTRY	7,183	2810,65	1515,62	3,84,221	245,67	206,37
1. Mining & Quarrying	5	71,06	20,04	-	-	-
2. Food Manufacturing & Processing	121	283,02	156,22	713	1,82	1,54
(a) Rice Mills, Flour & Dal Mills	-	-	-	95	73	59
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	6	36,06	6,94	23	30	25
(d) Tea Processing	80	223,00	128,07	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-
(f) Others	35	23,97	21,21	595	79	69
3. Beverage & Tobacco	20	102,96	12,50	-	-	-
4. Textiles	97	233,22	103,34	243	2,38	1,51
(a) Cotton Textiles	5	6,61	6,14	9	24	16
(b) Jute Textiles	6	1,77	1,65	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	9	6	5
(d) Other Textiles	86	224,83	95,55	225	2,08	1,30
5. Paper, Paper Products & Printing	52	25,73	24,24	14	19	20
6. Leather & Leather Products	47	63,16	35,01	3	1	1
7. Rubber & Rubber Products	37	34,83	28,52	1	1	-
8. Chemicals & Chemical Products	162	346,52	197,60	8	5	5
(a) Heavy Industrial Chemicals	23	96,72	45,93	-	-	-
(b) Fertilisers	11	72,73	64,05	-	-	-
(c) Drugs & Pharmaceuticals	20	49,53	15,36	-	-	-
(d) Non-Edible Oils	4	12	6	-	-	-
(e) Other Chemicals & Chemical Products	104	127,42	72,20	8	5	5
9. Petroleum, Coal Products & Nuclear Fuels	20	146,00	92,18	1	2	2
10. Manufacture of Cement & Cement Products	16	83,34	42,99	12	12	10
11. Basic Metals & Metal Products	164	434,03	208,57	39	77	92
(a) Iron & Steel	43	111,06	65,30	1	3	3
(b) Non-Ferrous Metals	37	199,55	62,96	1	8	8
(c) Other Metal Products	84	123,42	80,31	37	67	81
12. Engineering	271	260,40	167,96	51	69	65
(a) Heavy Engineering	17	14,62	12,53	3	22	23
(b) Light Engineering	149	50,27	30,78	11	12	5
(c) Electrical Machinery & Goods	78	176,69	97,34	37	35	37
(d) Electronic Machinery & Goods	27	18,82	27,31	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	5	3,32	4,25	9	13	11
14. Other Industries	6,064	504,54	271,34	3,83,094	238,06	199,96
15. Electricity, Gas & Water	18	167,54	118,63	-	-	-
(a) Electricity Generation & Transmission	16	165,49	118,54	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	2	2,05	8	-	-	-
16. Construction	84	50,99	32,23	33	1,42	1,29
III. TRANSPORT OPERATORS	99	17,65	11,38	14,943	27,54	21,58
IV. PROFESSIONAL AND OTHER SERVICES	1,082	159,94	97,50	20,599	20,19	17,76
V. PERSONAL LOANS	1,87,093	1377,07	938,36	2,22,760	485,39	421,59
1. Loans for Purchase of Consumer Durables	1,298	16,74	15,03	49,261	143,37	121,84
2. Loans for Housing	3,156	115,52	103,54	10,746	96,01	81,85
3. Rest of the Personal Loans	1,82,639	1244,82	819,78	1,62,753	246,02	217,90
VI. TRADE	729	223,47	177,47	1,94,550	171,53	148,00
1. Wholesale Trade	462	187,97	156,24	693	4,00	3,40
2. Retail Trade	267	35,50	21,22	1,93,857	167,54	144,60
VII. FINANCE	120	139,49	37,33	13	7	6
VIII. ALLOTHERS	518	98,03	34,55	33,754	31,59	28,52
TOTAL BANK CREDIT	1,96,859	4931,79	2848,15	10,82,230	1159,99	994,32

OF WHICH: 1. Artisans & Village Industries	1	2	2	2,48,328	134,95	115,93
2. Other Small Scale Industries	787	63,89	26,12	31,210	26,28	21,08

NORTHERN REGION

(Amount in Rupees Lakh)

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	250	28,19	17,67	7,52,261	1558,53	1351,76
1. Direct Finance	214	10,80	8,30	7,42,621	1279,40	1162,05
2. Indirect Finance	36	17,40	9,37	9,640	279,13	189,71
II. INDUSTRY	4,336	2202,94	1674,90	6,99,900	19790,02	15231,54
1. Mining & Quarrying	9	52,18	45,56	228	1116,55	730,25
2. Food Manufacturing & Processing	85	182,28	128,59	7,313	2547,55	1852,44
(a) Rice Mills, Flour & Dal Mills	4	2	2	2,318	130,41	108,38
(b) Sugar	1	10,00	10,00	13	62,66	60,72
(c) Edible Oils & Vanaspati	13	11	5	607	123,57	58,05
(d) Tea Processing	40	164,86	113,60	576	1260,03	889,61
(e) Processing of Fruits & Vegetables	2	32	32	28	6,79	6,80
(f) Others	25	6,98	4,60	3,771	964,10	728,89
3. Beverage & Tobacco	7	83,97	76,66	109	300,91	401,41
4. Textiles	252	300,35	179,15	31,039	1539,15	1115,79
(a) Cotton Textiles	27	20,30	15,92	692	237,35	206,36
(b) Jute Textiles	37	134,28	58,55	263	320,18	184,38
(c) Handloom Textiles & Khadi	6	68	69	331	11,40	6,53
(d) Other Textiles	182	145,09	103,98	29,753	970,21	718,52
5. Paper, Paper Products & Printing	126	15,97	15,08	3,527	301,12	252,95
6. Leather & Leather Products	93	19,27	16,08	3,172	535,30	385,19
7. Rubber & Rubber Products	71	28,10	34,71	801	186,15	171,17
8. Chemicals & Chemical Products	157	165,15	150,68	13,936	1386,64	1136,65
(a) Heavy Industrial Chemicals	5	12,26	10,44	147	330,66	271,80
(b) Fertilisers	3	72	26	49	179,20	131,17
(c) Drugs & Pharmaceuticals	19	4,87	1,65	3,549	193,61	147,08
(d) Non-Edible Oils	1	15	17	20	2,40	2,00
(e) Other Chemicals & Chemical Products	129	147,15	138,16	10,171	680,78	584,60
9. Petroleum, Coal Products & Nuclear Fuels	70	112,93	87,15	264	1545,78	1262,76
10. Manufacture of Cement & Cement Products	24	15,82	14,46	348	477,28	416,95
11. Basic Metals & Metal Products	215	112,36	75,95	19,651	2720,84	1833,83
(a) Iron & Steel	129	81,25	56,84	905	1322,74	967,83
(b) Non-Ferrous Metals	15	10,77	8,38	148	390,98	156,33
(c) Other Metal Products	71	20,33	10,73	18,598	1007,12	709,66
12. Engineering	357	245,11	208,28	6,711	2060,71	1646,46
(a) Heavy Engineering	18	130,03	124,87	262	613,88	447,65
(b) Light Engineering	206	27,50	21,91	3,021	345,21	284,16
(c) Electrical Machinery & Goods	102	56,03	33,72	3,116	998,97	809,39
(d) Electronic Machinery & Goods	31	31,55	27,79	312	102,67	105,26
13. Vehicles, Vehicle Parts & Transport Equipments	37	45,07	28,33	1,098	280,30	187,42
14. Other Industries	2,661	599,23	465,48	6,07,241	3834,25	3069,81
15. Electricity, Gas & Water	16	76,64	62,89	184	576,67	484,66
(a) Electricity Generation & Transmission	16	76,64	62,89	155	566,41	476,67
(b) Non-Conventional Energy	-	-	-	8	71	63
(c) Gas, Steam & Water Supply	-	-	-	21	9,55	7,36
16. Construction	156	148,52	85,84	4,278	380,81	283,80
III. TRANSPORT OPERATORS	245	27,29	21,44	38,382	366,90	299,86
IV. PROFESSIONAL AND OTHER SERVICES	800	415,15	237,45	97,421	1577,04	1216,78
V. PERSONAL LOANS	17,191	174,59	112,01	11,23,651	5017,48	4075,85
1. Loans for Purchase of Consumer Durables	271	81	69	83,418	262,87	221,31
2. Loans for Housing	1,808	65,53	34,67	1,71,963	1546,90	1352,28
3. Rest of the Personal Loans	15,112	108,24	76,66	8,68,270	3207,72	2502,25
VI. TRADE	1,654	395,55	254,48	3,71,660	4140,26	3281,18
1. Wholesale Trade	701	230,04	162,82	44,765	2528,84	1966,40
2. Retail Trade	953	165,51	91,67	3,26,895	1611,42	1314,78
VII. FINANCE	264	444,27	297,58	12,394	1696,61	1157,63
VIII. ALLOTHERS	3,402	240,84	231,10	3,35,766	3293,29	2861,00
TOTAL BANK CREDIT	28,142	3928,82	2846,63	34,31,435	37440,13	29475,59
OF WHICH: 1. Artisans & Village Industries	497	4,67	2,37	2,99,365	254,22	225,67
2. Other Small Scale Industries	1,520	111,85	69,17	1,64,778	2145,95	1753,66

