

State : West Bengal

Table No. 5.7 – State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation
March 2001

EASTERN REGION		(Amount in Rupees Lakh)					
OCCUPATION		RURAL			SEMI-URBAN		
		No. of	Credit	Amount	No. of	Credit	Amount
		Accounts	Limit Outstanding		Accounts	Limit Outstanding	
		1	2	3	4	5	6
I.	AGRICULTURE	4,78,597	705,73	615,28	1,12,388	260,50	220,05
	1. Direct Finance	4,74,193	665,66	583,74	1,11,178	234,64	203,77
	2. Indirect Finance	4,404	40,07	31,54	1,210	25,86	16,27
II.	INDUSTRY	4,67,566	1012,59	843,02	75,411	559,51	489,88
	1. Mining & Quarrying	28	2,94	3,06	25	2,99	2,88
	2. Food Manufacturing & Processing	2,759	87,60	78,88	1,049	128,90	90,89
	(a) Rice Mills, Flour & Dal Mills	1,529	22,73	17,78	405	28,14	26,23
	(b) Sugar	—	—	—	1	25	25
	(c) Edible Oils & Vanaspati	183	5,61	4,66	176	6,90	7,11
	(d) Tea Processing	44	49,54	48,42	73	82,04	47,03
	(e) Processing of Fruits & Vegetables	9	2,27	1,15	4	1,85	1,17
	(f) Others	994	7,45	6,87	390	9,71	9,10
	3. Beverage & Tobacco	11	3,45	3,22	15	4,43	5,21
	4. Textiles	1,049	29,92	24,20	933	11,46	9,47
	(a) Cotton Textiles	105	17,98	13,53	55	1,36	99
	(b) Jute Textiles	8	43	31	5	37	32
	(c) Handloom Textiles & Khadi	164	1,28	1,09	78	69	57
	(d) Other Textiles	772	10,23	9,27	795	9,05	7,60
	5. Paper, Paper Products & Printing	142	4,87	4,52	208	9,14	9,97
	6. Leather & Leather Products	98	7,01	4,79	115	6,06	2,53
	7. Rubber & Rubber Products	38	2,98	3,05	80	2,50	2,31
	8. Chemicals & Chemical Products	282	40,32	30,59	282	26,66	23,57
	(a) Heavy Industrial Chemicals	6	3,29	3,25	8	12,00	10,10
	(b) Fertilisers	2	30	23	2	19	14
	(c) Drugs & Pharmaceuticals	35	17,92	12,27	41	4,05	3,73
	(d) Non-Edible Oils	2	34	43	—	—	—
	(e) Other Chemicals & Chemical Products	237	18,48	14,41	231	10,42	9,60
	9. Petroleum, Coal Products & Nuclear Fuels	14	103,20	103,17	21	122,91	126,20
	10. Manufacture of Cement & Cement Products	75	17,83	8,76	44	6,28	5,33
	11. Basic Metals & Metal Products	674	129,86	96,41	391	34,76	30,51
	(a) Iron & Steel	69	52,09	43,59	15	22,52	19,30
	(b) Non-Ferrous Metals	23	54,23	28,91	5	56	54
	(c) Other Metal Products	582	23,54	23,91	371	11,68	10,67
	12. Engineering	468	139,56	103,09	403	24,97	25,04
	(a) Heavy Engineering	14	70,31	58,27	11	2,70	2,91
	(b) Light Engineering	173	10,44	6,16	187	3,56	3,27
	(c) Electrical Machinery & Goods	276	58,59	38,48	194	17,90	18,25
	(d) Electronic Machinery & Goods	5	22	17	11	81	60
	13. Vehicles, Vehicle Parts & Transport Equipments	128	7,13	6,15	86	7,32	5,30
	14. Other Industries	4,60,323	423,67	362,33	71,196	158,74	139,64
	15. Electricity, Gas & Water	31	2,20	1,75	5	4,17	3,46
	(a) Electricity Generation & Transmission	22	1,61	1,23	2	2,52	2,52
	(b) Non-Conventional Energy	6	49	41	—	—	—
	(c) Gas, Steam & Water Supply	3	11	10	3	1,65	94
	16. Construction	1,446	10,07	9,04	558	8,22	7,56
III.	TRANSPORT OPERATORS	18,717	64,61	49,32	5,396	45,48	32,92
IV.	PROFESSIONAL AND OTHER SERVICES	46,471	162,70	136,82	17,459	69,78	59,81
V.	PERSONAL LOANS	3,12,298	814,50	710,95	1,55,105	551,45	476,57
	1. Loans for Purchase of Consumer Durables	47,467	140,07	117,96	15,477	46,11	38,58
	2. Loans for Housing	27,564	213,14	188,52	27,859	214,58	185,58
	3. Rest of the Personal Loans	2,37,267	461,28	404,46	1,11,769	290,76	252,41
VI.	TRADE	2,26,476	345,52	291,07	57,483	252,34	216,25
	1. Wholesale Trade	6,289	55,63	45,51	4,725	76,86	65,77
	2. Retail Trade	2,20,187	289,89	245,56	52,758	175,48	150,48
VII.	FINANCE	153	103,69	78,17	34	5,87	2,88
VIII.	ALL OTHERS	1,27,183	322,64	288,32	42,755	246,85	223,43
TOTAL BANK CREDIT		16,77,461	3531,97	3012,95	4,66,031	1991,78	1721,79
OF WHICH: 1. Artisans & Village Industries		2,59,408	171,53	149,77	28,114	25,14	22,89
2. Other Small Scale Industries		86,883	205,61	174,66	31,643	166,63	153,02

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	43,679	151,15	135,25	1,17,597	441,15	381,17
1. Direct Finance	40,154	115,22	102,35	1,17,096	263,88	272,19
2. Indirect Finance	3,525	35,93	32,91	501	177,27	108,99
II. INDUSTRY	38,912	1162,82	1033,31	1,18,011	17055,10	12865,33
1. Mining & Quarrying	38	6,35	5,32	137	1104,27	718,99
2. Food Manufacturing & Processing	871	100,63	78,10	2,634	2230,44	1604,56
(a) Rice Mills, Flour & Dal Mills	219	27,31	20,09	165	52,24	44,27
(b) Sugar	2	24	26	10	62,17	60,21
(c) Edible Oils & Vanaspati	118	11,41	9,44	130	99,64	36,83
(d) Tea Processing	27	24,49	17,88	432	1103,95	776,28
(e) Processing of Fruits & Vegetables	3	87	87	12	1,80	3,60
(f) Others	502	36,30	29,56	1,885	910,64	683,36
3. Beverage & Tobacco	9	1,94	2,21	74	291,09	390,77
4. Textiles	895	41,46	30,38	28,162	1456,30	1051,73
(a) Cotton Textiles	75	3,15	3,15	457	214,86	188,69
(b) Jute Textiles	28	18,02	12,14	222	301,36	171,61
(c) Handloom Textiles & Khadi	73	6,50	2,00	16	2,93	2,87
(d) Other Textiles	719	13,78	13,09	27,467	937,15	688,56
5. Paper, Paper Products & Printing	411	9,13	7,68	2,766	277,98	230,78
6. Leather & Leather Products	143	3,36	2,65	2,816	518,88	375,22
7. Rubber & Rubber Products	149	7,10	6,48	534	173,58	159,33
8. Chemicals & Chemical Products	725	51,93	42,80	12,647	1267,73	1039,69
(a) Heavy Industrial Chemicals	13	4,08	4,08	120	311,29	254,37
(b) Fertilisers	—	—	—	45	178,71	130,80
(c) Drugs & Pharmaceuticals	160	8,71	9,41	3,313	162,93	121,67
(d) Non-Edible Oils	—	—	—	18	2,06	1,57
(e) Other Chemicals & Chemical Products	552	39,14	29,32	9,151	612,73	531,27
9. Petroleum, Coal Products & Nuclear Fuels	23	239,49	221,55	206	1080,18	811,84
10. Manufacture of Cement & Cement Products	81	12,52	10,33	148	440,65	392,54
11. Basic Metals & Metal Products	1,460	112,36	94,38	17,126	2443,86	1612,51
(a) Iron & Steel	164	37,38	27,30	657	1210,75	877,65
(b) Non-Ferrous Metals	6	52	47	114	335,67	126,41
(c) Other Metal Products	1,290	74,47	66,62	16,355	897,44	608,46
12. Engineering	1,245	183,13	176,72	4,595	1713,05	1341,61
(a) Heavy Engineering	36	24,64	22,55	201	516,22	363,92
(b) Light Engineering	787	27,72	22,60	1,874	303,48	252,13
(c) Electrical Machinery & Goods	403	129,23	129,83	2,243	793,25	622,82
(d) Electronic Machinery & Goods	19	1,54	1,74	277	100,10	102,75
13. Vehicles, Vehicle Parts & Transport Equipments	241	18,86	17,74	643	247,00	158,24
14. Other Industries	31,947	335,62	301,21	43,775	2916,21	2266,62
15. Electricity, Gas & Water	4	16,70	15,94	144	553,60	463,51
(a) Electricity Generation & Transmission	4	16,70	15,94	127	545,59	456,98
(b) Non-Conventional Energy	—	—	—	2	22	22
(c) Gas, Steam & Water Supply	—	—	—	15	7,79	6,32
16. Construction	670	22,25	19,81	1,604	340,27	247,39
III. TRANSPORT OPERATORS	6,537	53,25	43,10	7,732	203,56	174,53
IV. PROFESSIONAL AND OTHER SERVICES	10,350	88,48	77,58	23,141	1256,08	942,57
V. PERSONAL LOANS	1,64,487	806,82	695,64	4,91,761	2844,72	2192,69
1. Loans for Purchase of Consumer Durables	10,977	32,66	26,89	9,497	44,03	37,88
2. Loans for Housing	38,708	359,05	317,54	77,832	760,12	660,64
3. Rest of the Personal Loans	1,14,802	415,11	351,21	4,04,432	2040,56	1494,17
VI. TRADE	31,726	394,69	336,18	55,975	3147,71	2437,69
1. Wholesale Trade	6,567	165,28	146,69	27,184	2231,07	1708,44
2. Retail Trade	25,159	229,41	189,49	28,791	916,64	729,25
VII. FINANCE	66	21,74	18,54	12,141	1565,31	1058,03
VIII. ALL OTHERS	44,734	359,00	320,90	1,21,094	2364,79	2028,34
TOTAL BANK CREDIT	3,40,491	3037,96	2660,49	9,47,452	28878,42	22080,36
OF WHICH: 1. Artisans & Village Industries	6,777	19,77	16,29	5,066	37,78	36,72
2. Other Small Scale Industries	21,912	364,86	321,02	24,340	1408,85	1104,95