

**Table No. 5.9 – District-Wise Classification of Outstanding Credit of
Scheduled Commercial Banks According to Occupation - March 2001**

State : West Bengal

(Amount in Rupees Thousand)

OCCUPATION	BANKURA		BARDDHAMAN		BIRBHUM		DAKSHIN DINAJPUR	
	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	36,744	40,83,08	69,749	138,77,93	34,539	52,37,49	16,621	17,48,58
1. Direct Finance	36,412	35,79,25	68,829	128,66,02	34,090	50,52,27	16,528	17,29,69
2. Indirect Finance	332	5,03,83	920	10,11,91	449	1,85,22	93	18,89
II. INDUSTRY	47,843	37,69,51	52,047	467,99,23	45,663	53,83,45	12,073	13,64,80
1. Mining & Quarrying	3	71,32	16	4,11,21	20	1,01,49	—	—
2. Manufacturing & Processing	47,722	32,63,87	51,793	459,27,96	45,578	49,90,13	12,064	13,62,91
3. Electricity, Gas & Water	—	—	—	—	—	—	—	—
4. Construction	118	4,34,32	238	4,60,06	65	2,91,83	9	1,89
III. TRANSPORT OPERATORS	1,559	3,87,73	3,472	20,71,90	961	3,87,00	572	1,83,49
IV. PROFESSIONAL AND OTHER SERVICES	3,928	10,59,24	9,289	24,31,48	3,176	5,96,06	868	1,79,29
V. PERSONAL LOANS	26,310	64,66,42	72,471	223,46,75	46,138	93,90,76	8,048	19,24,16
1. Loans for Purchase of Consumer Durables	4,313	13,72,66	6,023	14,09,59	10,768	20,00,33	771	1,35,68
2. Loans for Housing	2,429	17,28,19	11,674	84,59,21	6,470	31,61,96	584	5,34,81
3. Rest of the Personal Loans	19,568	33,65,57	54,774	124,77,95	28,900	42,28,47	6,693	12,53,67
VI. TRADE	14,573	21,93,07	26,862	110,46,80	17,032	34,61,75	6,780	8,86,42
1. Wholesale Trade	322	5,07,80	2,245	38,28,15	695	8,47,64	65	1,98,87
2. Retail Trade	14,251	16,85,27	24,617	72,18,65	16,337	26,14,11	6,715	6,87,55
VII. FINANCE	7	10,10	105	14,96,64	6	94,70	1	2
VIII. ALL OTHERS	10,108	31,10,43	23,228	133,88,52	5,543	17,33,10	3,039	6,98,08
TOTAL BANK CREDIT	1,41,072	210,79,58	2,57,223	1134,59,25	1,53,058	262,84,31	48,002	69,84,84
OF WHICH:								
1. Artisans & Village Industries	28,804	10,91,42	24,421	15,81,64	22,191	14,77,04	9,635	5,69,54
2. Other Small Scale Industries	8,071	13,03,34	12,723	101,12,81	5,198	17,60,23	1,088	6,09,21

(Amount in Rupees Thousand)

OCCUPATION	DARJILING		HAORA		HUGLI		JALPAIGURI	
	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	18,829	22,31,27	9,236	19,22,42	48,371	104,11,80	23,407	30,79,40
1. Direct Finance	18,806	19,96,44	8,975	12,80,23	47,516	81,15,93	23,335	27,50,74
2. Indirect Finance	23	2,34,83	261	6,42,19	855	22,95,87	72	3,28,66
II. INDUSTRY	4,408	104,89,88	26,469	285,48,28	28,807	114,02,32	12,150	102,68,39
1. Mining & Quarrying	8	97,10	11	61,07	7	30,33	—	—
2. Manufacturing & Processing	4,290	101,74,23	26,402	283,30,57	28,683	113,04,37	12,114	102,10,48
3. Electricity, Gas & Water	—	—	3	6,27	1	7,47	—	—
4. Construction	110	2,18,55	53	1,50,37	116	60,15	36	57,91

III. TRANSPORT OPERATORS	871	7,12,79	1,745	8,59,69	2,563	7,72,43	1,138	2,96,77
IV. PROFESSIONAL AND OTHER SERVICES	4,278	20,47,92	7,046	20,35,50	6,830	17,50,71	4,079	12,94,10
V. PERSONAL LOANS	30,511	105,56,00	51,540	161,91,00	46,570	142,84,53	32,525	80,80,32
1. Loans for Purchase of Consumer Durables	4,974	11,77,37	2,803	6,60,56	2,205	4,22,55	6,388	14,95,63
2. Loans for Housing	5,420	45,75,86	9,502	68,85,20	10,625	64,37,94	2,600	22,83,54
3. Rest of the Personal Loans	20,117	48,02,77	39,235	86,45,24	33,740	74,24,04	23,537	43,01,15
VI. TRADE	12,523	93,16,17	17,844	77,01,85	14,446	62,94,40	17,212	30,49,48
1. Wholesale Trade	817	36,33,32	3,635	27,55,52	919	22,52,56	325	7,92,88
2. Retail Trade	11,706	56,82,85	14,209	49,46,33	13,527	40,41,84	16,887	22,56,60
VII. FINANCE	3	33,97	14	2,06,89	24	23,21	8	55,42
VIII. ALL OTHERS	3,885	35,10,86	8,955	50,38,60	13,666	63,80,45	4,128	28,45,64
TOTAL BANK CREDIT	75,308	388,98,86	1,22,849	625,04,23	1,61,277	513,19,85	94,647	289,69,52
<i>OF WHICH:</i>								
1. Artisans & Village Industries	1,243	2,83,67	8,210	11,40,12	10,948	7,31,91	6,534	3,90,15
2. Other Small Scale Industries	2,281	46,20,80	8,927	125,33,91	9,270	45,56,19	3,838	18,47,53

(Amount in Rupees Thousand)

OCCUPATION	KOCH BIHAR		KOLKATA		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	33,850	27,20,17	1,17,597	381,17,26	33,899	35,17,30	1,07,593	147,86,11
1. Direct Finance	33,781	26,61,23	1,17,096	272,18,58	33,709	34,60,35	1,07,057	142,07,11
2. Indirect Finance	69	58,94	501	108,98,68	190	56,95	536	5,79,00
II. INDUSTRY	16,656	19,83,65	1,18,0111	2865,32,51	28,380	33,70,62	90,741	469,12,91
1. Mining & Quarrying	—	—	137	718,99,16	5	11,91	9	20,07
2. Manufacturing & Processing	16,608	18,35,31	1,16,126	11435,43,72	28,348	33,27,59	90,465	450,94,31
3. Electricity, Gas & Water	1	28,95	144	463,50,92	1	3,06	2	11,52,40
4. Construction	47	1,19,39	1,604	247,38,71	26	28,06	265	6,46,07
III. TRANSPORT OPERATORS	2,163	2,48,22	7,732	174,52,82	1,389	3,65,76	2,162	12,30,71
IV. PROFESSIONAL AND OTHER SERVICES	3,153	6,29,54	23,141	942,57,49	1,916	4,70,61	7,966	25,89,30
V. PERSONAL LOANS	22,200	61,17,73	4,93,665	2252,40,80	20,561	53,09,05	71,147	199,32,01
1. Loans for Purchase of Consumer Durables	7,993	21,77,36	9,497	37,88,27	2,414	5,62,99	8,904	28,73,11
2. Loans for Housing	2,729	18,33,43	78,301	685,81,78	1,848	13,67,18	7,884	56,81,00
3. Rest of the Personal Loans	11,478	21,06,94	4,05,867	1528,70,75	16,299	33,78,88	54,359	113,77,91
VI. TRADE	24,506	24,80,15	56,020	2454,90,13	15,012	26,59,74	23,776	59,93,51
1. Wholesale Trade	830	4,99,42	27,229	1725,65,00	487	5,26,27	592	14,10,60
2. Retail Trade	23,676	19,80,73	28,791	729,25,13	14,525	21,33,47	23,184	45,82,81
VII. FINANCE	5	48,24	12,141	1058,02,91	4	20,21	6	7,71
VIII. ALL OTHERS	2,018	7,12,84	1,21,094	2028,34,34	9,007	41,68,54	36,759	132,23,11
TOTAL BANK CREDIT	1,04,551	149,40,54	9,49,401	22157,28,26	1,10,168	198,81,83	3,40,150	1046,75,61
<i>OF WHICH:</i>								
1. Artisans & Village Industries	10,924	6,43,18	5,066	36,71,59	20,173	13,06,35	44,199	28,83,40
2. Other Small Scale Industries	3,862	8,49,98	24,340	1104,95,14	4,909	13,79,43	21,415	43,88,31

(Amount in Rupees Thousand)

OCCUPATION	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

	standing			standing		standing		standing	
	25	26	27	28	29	30	31	32	33
I. AGRICULTURE	37,791	60,72,13	45,366	64,71,26	51,564	112,23,71	14,791	16,67,01	15,41,23
1. Direct Finance	37,123	55,74,04	45,078	62,56,15	47,610	101,94,25	14,628	15,41,23	15,41,23
2. Indirect Finance	668	4,98,09	288	2,15,11	3,954	10,29,46	163	1,25,81	1,25,81
II. INDUSTRY	29,194	50,12,07	47,471	82,03,07	41,608	218,65,73	29,471	26,26,01	26,26,01
1. Mining & Quarrying	—	—	3	10,89	1	6,02	—	—	—
2. Manufacturing & Processing	29,133	48,91,59	47,107	81,13,98	41,147	205,16,12	29,148	25,67,51	25,67,51
3. Electricity, Gas & Water	—	—	2	8,93	21	7,70,76	1	5,01	5,01
4. Construction	61	1,20,48	359	69,27	439	5,72,83	322	53,41	53,41
III. TRANSPORT OPERATORS	1,936	6,75,78	1,628	5,49,37	3,349	21,69,75	1,723	3,38,41	3,38,41
IV. PROFESSIONAL AND OTHER SERVICES	2,317	5,49,79	3,720	7,44,43		25,18,22	2,262	3,91,84	3,91,84
V. PERSONAL LOANS	31,975	69,81,78	34,409	88,14,07	81,158	293,29,02	15,210	40,19,01	40,19,01
1. Loans for Purchase of Consumer Durables	2,759	5,56,19	4,534	9,03,29	4,317	14,13,36	2,484	6,42,61	6,42,61
2. Loans for Housing	3,399	21,18,21	4,524	29,55,77	16,824	125,16,97	1,608	11,66,51	11,66,51
3. Rest of the Personal Loans	25,817	43,07,38	25,351	49,55,01	60,017	153,98,69	11,118	22,09,81	22,09,81
VI. TRADE	27,462	50,35,16	20,328	37,79,09	29,326	94,50,18	10,457	16,53,21	16,53,21
1. Wholesale Trade	998	7,38,46	1,397	9,55,13	2,698	26,95,20	238	5,83,01	5,83,01
2. Retail Trade	26,464	42,96,70	18,931	28,23,96	26,628	67,54,98	10,219	10,70,21	10,70,21
VII. FINANCE	9	42,78	2	4,96	25	2,71,93	—	—	—
VIII. ALL OTHERS	17,534	37,80,88	20,277	51,36,92	28,720	119,96,35	8,890	19,47,71	19,47,71
TOTAL BANK CREDIT	1,48,218	281,50,37	1,73,201	337,03,17	2,42,097	888,24,89	82,804	126,43,51	126,43,51
<i>OF WHICH:</i>									
1. Artisans & Village Industries	16,373	11,88,47	23,631	14,61,80	13,838	13,14,60	15,103	5,47,61	5,47,61
2. Other Small Scale Industries	5,034	19,42,92	12,237	27,98,86	17,340	86,79,68	7,078	11,20,01	11,20,01

(Amount in Rupees Thousand)

OCCUPATION	SOUTH 24 PARGANAS		UTTAR DINAJPUR	
	No. of	Amount	No. of	Amount
	Accounts	Out-standing	Accounts	Out-standing
	33	34	35	36
I. AGRICULTURE	28,587	54,83,75	23,727	25,24,88
1. Direct Finance	28,415	52,48,85	23,633	24,72,25
2. Indirect Finance	172	2,34,90	94	52,63
II. INDUSTRY	51,639	254,20,76	17,269	32,00,51
1. Mining & Quarrying	6	2,95,74	2	9,01
2. Manufacturing & Processing	51,271	247,21,80	17,211	31,06,17
3. Electricity, Gas & Water	8	1,31,68	—	—
4. Construction	354	2,71,54	56	85,33
III. TRANSPORT OPERATORS	1,470	9,25,85	1,949	3,57,73
IV. PROFESSIONAL AND OTHER SERVICES	5,472	75,90,93	1,633	5,41,66
V. PERSONAL LOANS	30,351	99,66,28	8,862	26,35,40
1. Loans for Purchase of Consumer Durables	1,763	4,19,76	508	1,20,00
2. Loans for Housing	4,493	40,39,91	1,049	9,00,94
3. Rest of the Personal Loans	24,095	55,06,61	7,305	16,14,46
VI. TRADE	24,308	54,66,78	13,193	21,60,11
1. Wholesale Trade	1,129	15,14,36	144	3,36,20
2. Retail Trade	23,179	39,52,42	13,049	18,23,91
VII. FINANCE	33	76,41,59	1	1,38
VIII. ALL OTHERS	15,335	47,66,30	3,580	8,26,74
TOTAL BANK CREDIT	1,57,195	672,62,24	70,214	122,48,41
<i>OF WHICH:</i>				

1. Artisans & Village Industries	27,092	15,68,93	10,980	7,15,23
2. Other Small Scale Industries	12,099	45,42,39	5,068	18,24,91
