

State : West Bengal

Tableno.5.6 – State and Bank Group-wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation–March 2002

| 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 | 1,80,092 | 600,47 | 520,82 | 4,03,775 | 1297,81 | 1138,62 |
| 1. Direct Finance | 1,79,499 | 427,91 | 361,81 | 3,87,206 | 972,75 | 835,47 |
| 2. Indirect Finance | 593 | 172,56 | 159,00 | 16,569 | 325,06 | 303,15 |
| II. INDUSTRY | 1,16,896 | 6120,67 | 4798,04 | 2,69,391 | 9100,00 | 7714,18 |
| 1. Mining & Quarrying | 33 | 547,77 | 551,05 | 152 | 294,92 | 258,96 |
| 2. Food Manufacturing & Processing | 26,116 | 1298,40 | 919,19 | 27,767 | 1193,56 | 973,27 |
| (a) Rice Mills, Flour & Dal Mills | 15,503 | 56,09 | 45,40 | 5,382 | 111,22 | 85,00 |
| (b) Sugar | 24 | 697,49 | 471,65 | 6 | 28,56 | 35,62 |
| (c) Edible Oils & Vanaspati | 289 | 39,56 | 37,09 | 12,233 | 63,37 | 50,63 |
| (d) Tea Processing | 150 | 351,65 | 244,08 | 442 | 766,55 | 602,28 |
| (e) Processing of Fruits & Vegetables | 6 | 4,72 | 4,33 | 41 | 8,23 | 6,44 |
| (f) Others | 10,144 | 148,89 | 116,64 | 9,663 | 215,63 | 193,29 |
| 3. Beverage & Tobacco | 36 | 99,37 | 13,44 | 72 | 54,02 | 45,45 |
| 4. Textiles | 11,771 | 433,67 | 326,89 | 9,338 | 725,58 | 526,39 |
| (a) Cotton Textiles | 483 | 108,98 | 69,38 | 1,068 | 176,77 | 157,84 |
| (b) Jute & Other Natural Fibre Textiles | 4,493 | 59,85 | 41,61 | 859 | 232,32 | 153,62 |
| (c) Handloom Textiles & Khadi | 1,054 | 4,02 | 3,56 | 965 | 5,40 | 4,83 |
| (d) Other Textiles & Textile Products | 5,741 | 260,82 | 212,35 | 6,446 | 311,10 | 210,11 |
| 5. Paper, Paper Products & Printing | 1,865 | 181,44 | 137,61 | 2,010 | 171,56 | 157,52 |
| 6. Leather & Leather Products | 451 | 116,64 | 89,06 | 1,311 | 325,42 | 239,41 |
| 7. Rubber & Plastic Products | 939 | 145,74 | 129,10 | 808 | 129,36 | 116,04 |
| 8. Chemicals & Chemical Products | 743 | 770,39 | 615,07 | 6,145 | 548,72 | 494,54 |
| (a) Heavy Industrial Chemicals | 34 | 74,57 | 57,70 | 114 | 64,81 | 46,23 |
| (b) Fertilisers | 16 | 42,69 | 40,02 | 24 | 113,35 | 109,36 |
| (c) Drugs & Pharmaceuticals | 160 | 66,12 | 40,24 | 653 | 83,24 | 66,93 |
| (d) Non-Edible Oils | 9 | 1,52 | 1,49 | 8 | 1,53 | 1,54 |
| (e) Other Chemicals & Chemical Products | 524 | 585,50 | 475,62 | 5,346 | 285,80 | 270,48 |
| 9. Petroleum, Coal Products & Nuclear Fuels | 24 | 77,69 | 71,27 | 134 | 598,16 | 584,96 |
| 10. Manufacture of Cement & Cement Products | 352 | 65,78 | 60,46 | 425 | 82,95 | 101,77 |
| 11. Basic Metals & Metal Products | 1,394 | 1030,78 | 786,32 | 9,200 | 1634,40 | 1447,00 |
| (a) Iron & Steel | 331 | 822,38 | 668,78 | 603 | 987,10 | 876,64 |
| (b) Non-Ferrous Metals | 59 | 162,03 | 75,95 | 126 | 202,40 | 175,64 |
| (c) Metal Products | 1,004 | 46,38 | 41,60 | 8,471 | 444,90 | 394,71 |
| 12. Engineering | 3,719 | 786,42 | 656,91 | 3,960 | 1072,36 | 863,28 |
| (a) Heavy Engineering | 88 | 95,63 | 97,85 | 363 | 337,70 | 267,70 |
| (b) Light Engineering | 689 | 142,26 | 117,97 | 1,663 | 265,56 | 225,25 |
| (c) Electrical Machinery & Goods | 2,509 | 514,89 | 412,12 | 1,308 | 414,73 | 318,48 |
| (d) Electronic Machinery & Goods | 433 | 33,63 | 28,98 | 626 | 54,37 | 51,85 |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 367 | 93,54 | 63,41 | 1,153 | 202,12 | 191,77 |
| 14. Other Industries | 68,268 | 351,67 | 269,71 | 2,01,389 | 886,94 | 749,79 |
| 15. Electricity, Gas & Water | 75 | 77,50 | 67,32 | 97 | 427,61 | 313,12 |

| | | | | | | |
|--|-----------------|-----------------|----------------|------------------|-----------------|-----------------|
| (a) Electricity Generation & Transmission | 57 | 75,73 | 65,92 | 68 | 414,10 | 306,42 |
| (b) Non-Conventional Energy | 7 | 97 | 87 | 6 | 98 | 79 |
| (c) Gas, Steam & Water Supply | 11 | 80 | 52 | 23 | 12,53 | 5,91 |
| 16. Construction | 743 | 43,86 | 41,22 | 5,430 | 752,31 | 650,91 |
| III. TRANSPORT OPERATORS | 7,700 | 124,91 | 70,17 | 21,784 | 234,11 | 186,84 |
| IV. PROFESSIONAL AND OTHER SERVICES | 9,264 | 245,54 | 202,50 | 51,614 | 968,29 | 843,87 |
| V. PERSONAL LOANS | 2,22,369 | 1239,73 | 1031,93 | 4,67,709 | 2650,99 | 2241,26 |
| 1. Loans for Purchase of Consumer Durables | 12,572 | 33,19 | 24,96 | 27,286 | 102,99 | 80,00 |
| 2. Loans for Housing | 34,966 | 635,13 | 564,24 | 64,459 | 993,96 | 877,10 |
| 3. Rest of the Personal Loans | 1,74,831 | 571,41 | 442,73 | 3,75,964 | 1554,04 | 1284,16 |
| VI. TRADE | 1,00,391 | 1136,07 | 905,70 | 2,58,725 | 4326,08 | 3728,79 |
| 1. Wholesale Trade | 4,692 | 639,40 | 489,99 | 21,170 | 2983,34 | 2642,44 |
| 2. Retail Trade | 95,699 | 496,67 | 415,71 | 2,37,555 | 1342,74 | 1086,35 |
| VII. FINANCE | 305 | 369,87 | 300,52 | 3,185 | 1383,56 | 1249,05 |
| VIII. ALL OTHERS | 33,537 | 1583,05 | 1246,00 | 2,20,247 | 2968,73 | 2517,46 |
| TOTAL BANK CREDIT | 6,70,554 | 11420,29 | 9075,67 | 16,96,430 | 22929,56 | 19620,08 |
| <i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries | 5,137 | 273,04 | 229,43 | 92,661 | 118,54 | 98,37 |
| 2. Other Small Scale Industries | 91,854 | 1029,39 | 816,34 | 1,03,666 | 1140,53 | 963,59 |

| OCCUPATION | FOREIGN BANKS | | | REGIONAL RURAL BANKS | | |
|---|-----------------|----------------|---------------------|----------------------|---------------|---------------------|
| | No. of Accounts | Credit Limit | Amount Out-standing | No. of Accounts | Credit Limit | Amount Out-standing |
| | 7 | 8 | 9 | 10 | 11 | 12 |
| I. AGRICULTURE | 10 | 11,44 | 12,58 | 2,77,375 | 193,84 | 156,36 |
| 1. Direct Finance | 5 | 11,30 | 12,50 | 2,74,139 | 183,45 | 149,50 |
| 2. Indirect Finance | 5 | 14 | 8 | 3,236 | 10,38 | 6,86 |
| II. INDUSTRY | 4,056 | 2318,75 | 1416,58 | 3,77,067 | 225,66 | 189,50 |
| 1. Mining & Quarrying | 6 | 22,37 | 22,37 | 15 | 95 | 76 |
| 2. Food Manufacturing & Processing | 46 | 265,40 | 113,19 | 1,917 | 2,28 | 2,03 |
| (a) Rice Mills, Flour & Dal Mills | — | — | — | 985 | 1,16 | 1,04 |
| (b) Sugar | — | — | — | — | — | — |
| (c) Edible Oils & Vanaspati | 5 | 23,80 | 7,89 | 15 | 24 | 22 |
| (d) Tea Processing | 32 | 190,40 | 87,43 | — | — | — |
| (e) Processing of Fruits & Vegetables | — | — | — | — | — | — |
| (f) Others | 9 | 51,20 | 17,87 | 917 | 88 | 78 |
| 3. Beverage & Tobacco | 4 | 3,94 | 1,22 | 4 | 13 | 8 |
| 4. Textiles | 46 | 223,82 | 83,80 | 1,677 | 2,81 | 2,93 |
| (a) Cotton Textiles | 19 | 42,31 | 24,23 | 6 | 16 | 13 |
| (b) Jute & Other Natural Fibre Textiles | — | — | — | 1,038 | 1,28 | 1,63 |
| (c) Handloom Textiles & Khadi | — | — | — | 603 | 50 | 45 |
| (d) Other Textiles & Textile Products | 27 | 181,51 | 59,58 | 30 | 86 | 72 |
| 5. Paper, Paper Products & Printing | 19 | 9,94 | 3,65 | 76 | 16 | 14 |
| 6. Leather & Leather Products | 21 | 32,88 | 19,69 | 70 | 14 | 15 |
| 7. Rubber & Plastic Products | 14 | 30,08 | 15,07 | 3 | 11 | 10 |
| 8. Chemicals & Chemical Products | 54 | 216,72 | 120,45 | 135 | 16 | 10 |
| (a) Heavy Industrial Chemicals | 11 | 120,43 | 64,25 | — | — | — |
| (b) Fertilisers | 3 | 5,62 | 4,92 | — | — | — |
| (c) Drugs & Pharmaceuticals | 5 | 16,68 | 5,41 | 2 | 1 | 1 |
| (d) Non-Edible Oils | — | — | — | — | — | — |
| (e) Other Chemicals & Chemical Products | 35 | 73,99 | 45,87 | 133 | 15 | 9 |
| 9. Petroleum, Coal Products & Nuclear Fuels | 11 | 237,32 | 247,27 | 2 | 6 | 5 |
| 10. Manufacture of Cement & Cement Products | 1 | 97 | — | 5 | 9 | 8 |

| | | | | | | |
|--|---------------|----------------|----------------|------------------|----------------|----------------|
| 11. Basic Metals & Metal Products | 79 | 414,27 | 205,57 | 39 | 57 | 46 |
| (a) Iron & Steel | 35 | 170,13 | 79,89 | 1 | 5 | 3 |
| (b) Non-Ferrous Metals | 29 | 182,38 | 99,02 | — | — | — |
| (c) Metal Products | 15 | 61,76 | 26,65 | 38 | 52 | 43 |
| 12. Engineering | 84 | 383,87 | 275,76 | 33 | 47 | 37 |
| (a) Heavy Engineering | 12 | 55,22 | 36,25 | — | — | — |
| (b) Light Engineering | 22 | 42,68 | 15,73 | 14 | 18 | 13 |
| (c) Electrical Machinery & Goods | 48 | 285,35 | 223,15 | 16 | 25 | 21 |
| (d) Electronic Machinery & Goods | 2 | 62 | 62 | 3 | 4 | 3 |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 4 | 21 | 18 | 329 | 46 | 32 |
| 14. Other Industries | 3,612 | 147,50 | 123,67 | 3,72,218 | 211,17 | 176,78 |
| 15. Electricity, Gas & Water | 16 | 232,09 | 133,99 | — | — | — |
| (a) Electricity Generation & Transmission | 10 | 120,06 | 97,51 | — | — | — |
| (b) Non-Conventional Energy | — | — | — | — | — | — |
| (c) Gas, Steam & Water Supply | 6 | 112,03 | 36,48 | — | — | — |
| 16. Construction | 39 | 97,37 | 50,69 | 544 | 6,10 | 5,14 |
| III. TRANSPORT OPERATORS | 69 | 20,73 | 16,88 | 27,021 | 32,17 | 23,35 |
| IV. PROFESSIONAL AND OTHER SERVICES | 284 | 322,35 | 314,05 | 26,510 | 21,10 | 16,70 |
| V. PERSONAL LOANS | 53,268 | 1104,00 | 804,88 | 2,49,000 | 689,66 | 554,80 |
| 1. Loans for Purchase of Consumer Durables | 3,338 | 29,61 | 28,67 | 57,663 | 242,89 | 185,52 |
| 2. Loans for Housing | 4,311 | 239,18 | 215,98 | 11,887 | 126,63 | 108,33 |
| 3. Rest of the Personal Loans | 45,619 | 835,20 | 560,23 | 1,79,450 | 320,13 | 260,95 |
| VI. TRADE | 522 | 52,96 | 26,12 | 2,24,757 | 197,06 | 159,93 |
| 1. Wholesale Trade | 426 | 50,13 | 24,38 | 1,460 | 6,17 | 4,76 |
| 2. Retail Trade | 96 | 2,82 | 1,74 | 2,23,297 | 190,89 | 155,16 |
| VII. FINANCE | 36 | 35,47 | 29,55 | 870 | 1,04 | 89 |
| VIII. ALL OTHERS | 18,890 | 150,79 | 104,12 | 29,373 | 40,61 | 35,10 |
| TOTAL BANK CREDIT | 77,135 | 4016,49 | 2724,77 | 12,11,973 | 1401,13 | 1136,62 |
| <i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries | 11 | 42 | 29 | 3,14,496 | 166,10 | 140,47 |
| 2. Other Small Scale Industries | 107 | 25,15 | 12,76 | 37,295 | 31,56 | 25,37 |

| 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 | 307 | 69,88 | 48,71 | 8,61,559 | 2173,44 | 1877,09 |
| 1. Direct Finance | 228 | 38,49 | 29,12 | 8,41,077 | 1633,91 | 1388,40 |
| 2. Indirect Finance | 79 | 31,40 | 19,59 | 20,482 | 539,53 | 488,69 |
| II. INDUSTRY | 3,294 | 5763,24 | 3902,66 | 7,70,704 | 23528,32 | 18020,96 |
| 1. Mining & Quarrying | 15 | 422,43 | 131,89 | 221 | 1288,45 | 965,03 |
| 2. Food Manufacturing & Processing | 79 | 220,44 | 167,44 | 55,925 | 2980,08 | 2175,12 |
| (a) Rice Mills, Flour & Dal Mills | 6 | 7,52 | 5,50 | 21,876 | 175,99 | 136,94 |
| (b) Sugar | 2 | 13,84 | 13,50 | 32 | 739,90 | 520,77 |
| (c) Edible Oils & Vanaspati | 18 | 8,12 | 2,29 | 12,560 | 135,08 | 98,11 |
| (d) Tea Processing | 38 | 185,88 | 142,91 | 662 | 1494,48 | 1076,70 |
| (e) Processing of Fruits & Vegetables | 1 | 7 | 7 | 48 | 13,01 | 10,85 |
| (f) Others | 14 | 5,01 | 3,16 | 20,747 | 421,61 | 331,75 |
| 3. Beverage & Tobacco | 7 | 7,36 | 3,42 | 123 | 164,83 | 63,62 |
| 4. Textiles | 161 | 278,05 | 193,48 | 22,993 | 1663,93 | 1133,50 |
| (a) Cotton Textiles | 30 | 8,02 | 3,25 | 1,606 | 336,25 | 254,82 |
| (b) Jute & Other Natural Fibre Textiles | 44 | 97,00 | 63,81 | 6,434 | 390,45 | 260,66 |
| (c) Handloom Textiles & Khadi | 2 | 50 | 53 | 2,624 | 10,41 | 9,37 |

| | | | | | | |
|--|---------------|----------------|----------------|------------------|-----------------|-----------------|
| (d) Other Textiles & Textile Products | 85 | 172,52 | 125,90 | 12,329 | 926,81 | 608,65 |
| 5. Paper, Paper Products & Printing | 47 | 59,09 | 56,70 | 4,017 | 422,19 | 355,63 |
| 6. Leather & Leather Products | 60 | 33,64 | 17,04 | 1,913 | 508,73 | 365,35 |
| 7. Rubber & Plastic Products | 57 | 21,22 | 23,46 | 1,821 | 326,50 | 283,76 |
| 8. Chemicals & Chemical Products | 99 | 565,80 | 428,33 | 7,176 | 2101,79 | 1658,49 |
| (a) Heavy Industrial Chemicals | 28 | 269,56 | 237,93 | 187 | 529,37 | 406,11 |
| (b) Fertilisers | 4 | 101,70 | 107,33 | 47 | 263,35 | 261,64 |
| (c) Drugs & Pharmaceuticals | 6 | 4,99 | 3,35 | 826 | 171,04 | 115,94 |
| (d) Non-Edible Oils | — | — | — | 17 | 3,04 | 3,03 |
| (e) Other Chemicals & Chemical Products | 61 | 189,54 | 79,71 | 6,099 | 1134,98 | 871,78 |
| 9. Petroleum, Coal Products & Nuclear Fuels | 12 | 107,51 | 63,56 | 183 | 1020,73 | 967,11 |
| 10. Manufacture of Cement & Cement Products | 17 | 163,70 | 139,74 | 800 | 313,49 | 302,06 |
| 11. Basic Metals & Metal Products | 164 | 388,35 | 317,35 | 10,876 | 3468,38 | 2756,69 |
| (a) Iron & Steel | 70 | 92,35 | 75,09 | 1,040 | 2072,01 | 1700,43 |
| (b) Non-Ferrous Metals | 22 | 190,23 | 141,09 | 236 | 737,04 | 491,70 |
| (c) Metal Products | 72 | 105,77 | 101,16 | 9,600 | 659,33 | 564,55 |
| 12. Engineering | 459 | 1025,08 | 625,31 | 8,255 | 3268,20 | 2421,63 |
| (a) Heavy Engineering | 213 | 126,10 | 92,99 | 676 | 614,65 | 494,79 |
| (b) Light Engineering | 150 | 109,44 | 100,13 | 2,538 | 560,12 | 459,20 |
| (c) Electrical Machinery & Goods | 68 | 704,68 | 353,13 | 3,949 | 1919,90 | 1307,11 |
| (d) Electronic Machinery & Goods | 28 | 84,86 | 79,06 | 1,092 | 173,53 | 160,54 |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 31 | 41,90 | 28,55 | 1,884 | 338,24 | 284,23 |
| 14. Other Industries | 1,946 | 191,26 | 141,50 | 6,47,433 | 1788,53 | 1461,46 |
| 15. Electricity, Gas & Water | 32 | 2093,14 | 1489,42 | 220 | 2830,34 | 2003,85 |
| (a) Electricity Generation & Transmission | 29 | 2076,21 | 1486,96 | 164 | 2686,10 | 1956,82 |
| (b) Non-Conventional Energy | 3 | 16,93 | 2,46 | 16 | 18,88 | 4,12 |
| (c) Gas, Steam & Water Supply | — | — | — | 40 | 125,37 | 42,91 |
| 16. Construction | 108 | 144,28 | 75,47 | 6,864 | 1043,93 | 823,43 |
| III. TRANSPORT OPERATORS | 303 | 40,68 | 28,39 | 56,877 | 452,60 | 325,64 |
| IV. PROFESSIONAL AND OTHER SERVICES | 911 | 458,47 | 296,27 | 88,583 | 2015,74 | 1673,39 |
| V. PERSONAL LOANS | 19,565 | 305,85 | 228,47 | 10,11,911 | 5990,22 | 4861,34 |
| 1. Loans for Purchase of Consumer Durables | 240 | 1,78 | 3,05 | 1,01,099 | 410,45 | 322,20 |
| 2. Loans for Housing | 2,552 | 160,30 | 124,02 | 1,18,175 | 2155,21 | 1889,66 |
| 3. Rest of the Personal Loans | 16,773 | 143,77 | 101,40 | 7,92,637 | 3424,56 | 2649,47 |
| VI. TRADE | 1,059 | 400,46 | 212,45 | 5,85,454 | 6112,62 | 5032,99 |
| 1. Wholesale Trade | 464 | 284,11 | 148,81 | 28,212 | 3963,15 | 3310,39 |
| 2. Retail Trade | 595 | 116,36 | 63,64 | 5,57,242 | 2149,47 | 1722,61 |
| VII. FINANCE | 260 | 588,98 | 387,75 | 4,656 | 2378,92 | 1967,76 |
| VIII. ALL OTHERS | 3,782 | 218,80 | 196,00 | 3,05,829 | 4961,98 | 4098,69 |
| TOTAL BANK CREDIT | 29,481 | 7846,36 | 5300,72 | 36,85,573 | 47613,83 | 37857,86 |
| <i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries | 373 | 4,09 | 2,24 | 4,12,678 | 562,19 | 470,80 |
| 2. Other Small Scale Industries | 1,208 | 66,37 | 50,90 | 2,34,130 | 2293,01 | 1868,95 |