

## West Bengal

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

MARCH 2002

EASTERN REGION		(Amount in Rupees Lakh)				
OCCUPATION	No. of Accounts	Credit Limit	RURAL	No. of Accounts	SEMI-URBAN	Out standing
			Amount Out standing		Credit Limit	
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>6,46,590</b>	<b>782,90</b>	<b>662,05</b>	<b>1,41,332</b>	<b>334,91</b>	<b>293,47</b>
1. Direct Finance	6,31,130	680,25	574,30	1,38,250	270,58	232,16
2. Indirect Finance	15,460	102,65	87,74	3,082	64,33	61,31
<b>II. INDUSTRY</b>	<b>5,44,058</b>	<b>838,29</b>	<b>669,57</b>	<b>97,755</b>	<b>1643,72</b>	<b>1127,10</b>
1. Mining & Quarrying	40	3,56	3,06	34	2,60	2,37
2. Food Manufacturing & Processing	24,779	169,15	141,94	8,089	129,06	105,01
(a) Rice Mills, Flour & Dal Mills	15,222	34,93	28,56	4,557	28,96	26,15
(b) Sugar	1	3	3	—	—	—
(c) Edible Oils & Vanaspati	167	5,10	4,66	170	6,43	6,21
(d) Tea Processing	52	95,54	83,22	61	79,09	61,09
(e) Processing of Fruits & Vegetables	9	4,27	2,18	4	40	54
(f) Others	9,328	29,29	23,28	3,297	14,17	11,02
3. Beverage & Tobacco	14	4,44	3,74	20	11,89	11,82
4. Textiles	7,005	27,73	25,77	3,161	20,55	14,55
(a) Cotton Textiles	692	12,54	11,98	257	1,59	1,20
(b) Jute & Other Natural Fibre Textiles	1,409	3,77	4,07	764	7,67	3,96
(c) Handloom Textiles & Khadi	1,650	2,07	1,70	487	1,75	1,60
(d) Other Textiles & Textile Products	3,254	9,35	8,02	1,653	9,55	7,79
5. Paper, Paper Products & Printing	473	5,76	4,11	353	44,96	44,03
6. Leather & Leather Products	347	3,48	3,43	173	5,63	2,07
7. Rubber & Plastic Products	220	11,27	10,10	248	8,13	7,78
8. Chemicals & Chemical Products	413	11,17	9,27	261	26,02	15,11
(a) Heavy Industrial Chemicals	8	2,65	2,65	10	3,05	1,59
(b) Fertilisers	2	31	24	3	21	21
(c) Drugs & Pharmaceuticals	97	3,88	2,82	80	6,84	5,29
(d) Non-Edible Oils	3	19	19	5	93	91
(e) Other Chemicals & Chemical Products	303	4,13	3,38	163	14,99	7,10
9. Petroleum, Coal Products & Nuclear Fuels	12	4,72	4,53	21	19,00	18,49
10. Manufacture of Cement & Cement Products	199	6,27	5,80	306	12,61	11,58
11. Basic Metals & Metal Products	661	130,49	83,43	322	209,46	193,70
(a) Iron & Steel	61	88,58	49,49	33	17,69	14,54
(b) Non-Ferrous Metals	14	19,30	19,35	13	137,11	122,51
(c) Metal Products	586	22,61	14,59	276	54,66	56,65
12. Engineering	2,661	52,66	37,71	727	153,96	103,34
(a) Heavy Engineering	39	7,91	6,21	28	13,90	10,16
(b) Light Engineering	405	20,08	13,46	213	5,91	5,20
(c) Electrical Machinery & Goods	1,987	22,71	16,39	370	107,73	67,47
(d) Electronic Machinery & Goods	230	1,96	1,64	116	26,42	20,52
13. Vehicles, Vehicle Parts & Transport Equipments	1,027	8,30	7,37	198	6,79	5,81
14. Other Industries	5,03,841	377,91	312,93	83,018	139,79	122,32
15. Electricity, Gas & Water	14	94	87	23	825,32	447,40
(a) Electricity Generation & Transmission	7	47	41	18	825,10	447,28
(b) Non-Conventional Energy	5	42	41	—	—	—
(c) Gas, Steam & Water Supply	2	6	5	5	22	12
16. Construction	2,352	20,44	15,52	801	27,95	21,72
<b>III. TRANSPORT OPERATORS</b>	<b>33,744</b>	<b>83,17</b>	<b>61,09</b>	<b>10,827</b>	<b>62,04</b>	<b>46,68</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>53,887</b>	<b>130,19</b>	<b>114,49</b>	<b>17,477</b>	<b>56,29</b>	<b>43,39</b>

<b>V. PERSONAL LOANS</b>	<b>3,79,785</b>	<b>1156,71</b>	<b>959,80</b>	<b>1,63,840</b>	<b>737,49</b>	<b>616,04</b>
1. Loans for Purchase of Consumer Durables	57,185	228,06	175,49	19,965	70,78	53,86
2. Loans for Housing	21,608	277,50	244,11	20,080	285,90	250,24
3. Rest of the Personal Loans	3,00,992	651,15	540,19	1,23,795	380,81	311,94
<b>VI. TRADE</b>	<b>3,90,369</b>	<b>620,24</b>	<b>524,73</b>	<b>1,13,283</b>	<b>439,51</b>	<b>376,22</b>
1. Wholesale Trade	8,871	73,38	61,83	3,894	100,42	84,44
2. Retail Trade	3,81,498	546,87	462,90	1,09,389	339,09	291,78
<b>VII. FINANCE</b>	<b>1,328</b>	<b>106,02</b>	<b>70,98</b>	<b>660</b>	<b>30,62</b>	<b>16,71</b>
<b>VIII. ALL OTHERS</b>	<b>90,593</b>	<b>259,86</b>	<b>220,06</b>	<b>36,847</b>	<b>355,69</b>	<b>327,68</b>
<b>TOTAL BANK CREDIT</b>	<b>21,40,354</b>	<b>3977,40</b>	<b>3282,76</b>	<b>5,82,021</b>	<b>3660,26</b>	<b>2847,28</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	3,58,952	240,27	198,06	41,373	76,12	67,38
2. Other Small Scale Industries	1,47,443	232,75	186,65	48,440	151,12	133,50

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Out standing	No. of Accounts	Credit Limit	Amount Out standing
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>34,321</b>	<b>169,95</b>	<b>155,84</b>	<b>39,316</b>	<b>885,68</b>	<b>765,74</b>
1. Direct Finance	33,680	116,37	99,57	38,017	566,70	482,37
2. Indirect Finance	641	53,58	56,27	1,299	318,97	283,37
<b>II. INDUSTRY</b>	<b>38,414</b>	<b>1799,15</b>	<b>1478,44</b>	<b>90,477</b>	<b>19247,16</b>	<b>14745,86</b>
1. Mining & Quarrying	36	14,71	14,53	111	1267,59	945,08
2. Food Manufacturing & Processing	3,328	148,87	115,95	19,729	2533,00	1812,23
(a) Rice Mills, Flour & Dal Mills	2,021	34,38	27,23	76	77,73	54,99
(b) Sugar	—	—	—	31	739,87	520,74
(c) Edible Oils & Vanaspati	107	14,06	11,66	12,116	109,49	75,58
(d) Tea Processing	77	46,09	33,62	472	1273,76	898,78
(e) Processing of Fruits & Vegetables	18	2,47	1,72	17	5,87	6,41
(f) Others	1,105	51,87	41,73	7,017	326,28	255,72
3. Beverage & Tobacco	25	3,53	3,22	64	144,97	44,84
4. Textiles	1,692	43,92	29,28	11,135	1571,73	1063,90
(a) Cotton Textiles	120	10,27	7,37	537	311,86	234,26
(b) Jute & Other Natural Fibre Textiles	58	15,55	5,33	4,203	363,46	247,31
(c) Handloom Textiles & Khadi	389	2,65	2,46	98	3,94	3,61
(d) Other Textiles & Textile Products	1,125	15,45	14,11	6,297	892,47	578,72
5. Paper, Paper Products & Printing	791	10,97	9,86	2,400	360,50	297,64
6. Leather & Leather Products	118	3,62	2,99	1,275	495,99	356,86
7. Rubber & Plastic Products	439	25,28	21,21	914	281,82	244,68
8. Chemicals & Chemical Products	495	338,05	300,35	6,007	1726,56	1333,77
(a) Heavy Industrial Chemicals	35	269,70	240,88	134	253,97	160,98
(b) Fertilisers	4	2,15	2,03	38	260,69	259,15
(c) Drugs & Pharmaceuticals	176	7,85	7,21	473	152,47	100,63
(d) Non-Edible Oils	4	62	58	5	1,31	1,34
(e) Other Chemicals & Chemical Products	276	57,74	49,64	5,357	1058,12	811,66
9. Petroleum, Coal Products & Nuclear Fuels	30	264,22	234,95	120	732,79	709,15
10. Manufacture of Cement & Cement Products	138	9,22	7,87	157	285,39	276,80
11. Basic Metals & Metal Products	1,072	192,23	167,08	8,821	2936,19	2312,48
(a) Iron & Steel	280	138,84	122,83	666	1826,90	1513,57
(b) Non-Ferrous Metals	29	10,77	8,67	180	569,86	341,17
(c) Metal Products	763	42,63	35,57	7,975	539,44	457,74
12. Engineering	1,676	224,40	198,19	3,191	2837,18	2082,40
(a) Heavy Engineering	251	77,36	69,80	358	515,48	408,62
(b) Light Engineering	805	20,17	18,49	1,115	513,95	422,05
(c) Electrical Machinery & Goods	401	121,31	105,46	1,191	1668,15	1117,78
(d) Electronic Machinery & Goods	219	5,56	4,43	527	139,60	133,95
13. Vehicles, Vehicle Parts & Transport Equipments	268	11,90	11,19	391	311,24	259,86
14. Other Industries	27,631	145,56	122,78	32,943	1125,27	903,43

15. Electricity, Gas & Water	23	307,35	194,29	160	1696,73	1361,29
(a) Electricity Generation & Transmission	9	306,09	193,32	130	1554,44	1315,81
(b) Non-Conventional Energy	—	—	—	11	18,45	3,71
(c) Gas, Steam & Water Supply	14	1,25	97	19	123,84	41,77
16. Construction	652	55,32	44,72	3,059	940,22	741,47
<b>III. TRANSPORT OPERATORS</b>	<b>6,403</b>	<b>63,59</b>	<b>50,17</b>	<b>5,903</b>	<b>243,80</b>	<b>167,70</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>9,279</b>	<b>89,80</b>	<b>73,15</b>	<b>7,940</b>	<b>1739,46</b>	<b>1442,36</b>
<b>V. PERSONAL LOANS</b>	<b>1,70,904</b>	<b>1016,71</b>	<b>850,41</b>	<b>2,97,382</b>	<b>3079,31</b>	<b>2435,09</b>
1. Loans for Purchase of Consumer Durables	11,748	44,76	33,61	12,201	66,85	59,24
2. Loans for Housing	26,214	439,65	386,36	50,273	1152,17	1008,95
3. Rest of the Personal Loans	1,32,942	532,31	430,44	2,34,908	1860,29	1366,90
<b>VI. TRADE</b>	<b>49,038</b>	<b>584,87</b>	<b>477,39</b>	<b>32,764</b>	<b>4468,00</b>	<b>3654,66</b>
1. Wholesale Trade	4,057	203,18	169,11	11,390	3586,16	2995,01
2. Retail Trade	44,981	381,68	308,28	21,374	881,84	659,65
<b>VII. FINANCE</b>	<b>593</b>	<b>32,59</b>	<b>27,17</b>	<b>2,075</b>	<b>2209,69</b>	<b>1852,90</b>
<b>VIII. ALL OTHERS</b>	<b>49,713</b>	<b>576,33</b>	<b>485,80</b>	<b>1,28,676</b>	<b>3770,09</b>	<b>3065,15</b>
<b>TOTAL BANK CREDIT</b>	<b>3,58,665</b>	<b>4332,99</b>	<b>3598,36</b>	<b>6,04,533</b>	<b>35643,18</b>	<b>28129,45</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	10,103	98,18	78,72	2,250	147,63	126,64
2. Other Small Scale Industries	22,226	246,92	215,35	16,021	1662,22	1333,45