

**State: West Bengal**

**Table No. 5.9 - District-Wise Classification of Outstanding Credit of Scheduled commercial Banks according to Occupation — March 2002**

<b>EASTERN REGION</b>		(Amount in Rupees Thousand)					
<b>OCCUPATION</b>	<b>BANKURA</b>		<b>BARDDHAMAN</b>		<b>BIRBHUM</b>		
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	
	1	2	3	4	5	6	
<b>I. AGRICULTURE</b>	<b>66,123</b>	<b>45,43,85</b>	<b>70,520</b>	<b>166,78,31</b>	<b>49,028</b>	<b>54,01,78</b>	
1. Direct Finance	64,375	32,63,20	68,591	123,14,45	48,299	47,59,30	
2. Indirect Finance	1,748	12,80,65	1,929	43,63,86	729	6,42,48	
<b>II. INDUSTRY</b>	<b>58,555</b>	<b>38,35,47</b>	<b>52,710</b>	<b>560,25,28</b>	<b>35,935</b>	<b>49,03,15</b>	
1. Mining & Quarrying	7	21,03	12	3,44,11	28	2,32,57	
2. Manufacturing & Processing	58,437	30,48,11	52,499	367,09,06	35,775	44,29,30	
3. Electricity, Gas & Water	—	—	10	181,62,32	—	—	
4. Construction	111	7,66,33	189	8,09,79	132	2,41,28	
<b>III. TRANSPORT OPERATORS</b>	<b>3,291</b>	<b>4,81,19</b>	<b>4,622</b>	<b>22,75,61</b>	<b>1,950</b>	<b>4,35,02</b>	
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>6,061</b>	<b>6,49,58</b>	<b>8,442</b>	<b>21,36,58</b>	<b>3,574</b>	<b>6,41,50</b>	
<b>V. PERSONAL LOANS</b>	<b>33,565</b>	<b>81,93,23</b>	<b>83,346</b>	<b>300,19,45</b>	<b>48,411</b>	<b>127,47,44</b>	
1. Loans for Purchase of Consumer Durables	4,199	14,85,50	6,231	17,70,64	10,036	24,74,80	
2. Loans for Housing	1,919	20,86,88	8,142	103,54,57	5,873	44,51,26	
3. Rest of the Personal Loans	27,447	46,20,85	68,973	178,94,24	32,502	58,21,38	
<b>VI. TRADE</b>	<b>23,662</b>	<b>37,44,03</b>	<b>42,148</b>	<b>178,25,28</b>	<b>29,025</b>	<b>59,79,04</b>	
1. Wholesale Trade	460	4,11,19	2,282	47,83,23	961	6,98,50	
2. Retail Trade	23,202	33,32,84	39,866	130,42,05	28,064	52,80,54	
<b>VII. FINANCE</b>	<b>18</b>	<b>21,47</b>	<b>339</b>	<b>15,06,79</b>	<b>144</b>	<b>1,09,25</b>	
<b>VIII. ALL OTHERS</b>	<b>4,912</b>	<b>18,09,82</b>	<b>19,932</b>	<b>157,78,40</b>	<b>9,519</b>	<b>31,78,06</b>	
<b>TOTAL BANK CREDIT</b>	<b>1,96,187</b>	<b>232,78,64</b>	<b>2,82,059</b>	<b>1422,45,70</b>	<b>1,77,586</b>	<b>333,95,24</b>	
<i>OF WHICH</i> : 1. Artisans and Village & Tiny Industries	41,626	12,98,06	28,648	31,26,51	26,873	23,44,03	
2. Other Small Scale Industries	15,080	13,24,31	16,775	94,67,55	7,327	17,37,33	

  

<b>OCCUPATION</b>	<b>DAKSHINDINAJ-PUR</b>		<b>DARJILING</b>		<b>HAORA</b>	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>24,529</b>	<b>29,39,41</b>	<b>17,997</b>	<b>53,02,42</b>	<b>12,255</b>	<b>18,47,40</b>
1. Direct Finance	24,167	21,99,34	17,882	50,05,37	11,550	13,04,69
2. Indirect Finance	362	7,40,07	115	2,97,05	705	5,42,71
<b>II. INDUSTRY</b>	<b>17,890</b>	<b>14,48,75</b>	<b>3,843</b>	<b>122,32,12</b>	<b>24,820</b>	<b>321,66,15</b>
1. Mining & Quarrying	5	6,23	5	56,70	18	10,95,65
2. Manufacturing & Processing	17,868	14,15,88	3,759	119,20,68	24,684	297,31,08
3. Electricity, Gas & Water	1	6,54	1	58	11	66,87
4. Construction	16	20,10	78	2,54,16	107	12,72,55
<b>III. TRANSPORT OPERATORS</b>	<b>1,154</b>	<b>3,29,96</b>	<b>2,605</b>	<b>10,34,16</b>	<b>2,395</b>	<b>9,42,36</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>578</b>	<b>81,97</b>	<b>2,682</b>	<b>19,70,99</b>	<b>6,106</b>	<b>12,63,48</b>
<b>V. PERSONAL LOANS</b>	<b>11,938</b>	<b>33,80,72</b>	<b>27,795</b>	<b>141,77,99</b>	<b>47,129</b>	<b>186,73,94</b>
1. Loans for Purchase of Consumer Durables	2,446	7,03,16	5,760	14,82,56	2,183	7,67,65

2. Loans for Housing	823	9,91,21	3,303	65,53,46	5,663	77,07,24
3. Rest of the Personal Loans	8,669	16,86,35	18,732	61,41,97	39,283	101,99,05
<b>VI. TRADE</b>	<b>16,311</b>	<b>22,33,64</b>	<b>15,395</b>	<b>130,86,76</b>	<b>27,316</b>	<b>105,57,68</b>
1. Wholesale Trade	546	4,76,40	727	48,91,49	1,056	42,05,83
2. Retail Trade	15,765	17,57,24	14,668	81,95,27	26,260	63,51,85
<b>VII. FINANCE</b>	<b>11</b>	<b>10,36</b>	<b>37</b>	<b>1,04,55</b>	<b>555</b>	<b>6,91,67</b>
<b>VIII. ALL OTHERS</b>	<b>1,079</b>	<b>3,31,43</b>	<b>3,560</b>	<b>67,89,34</b>	<b>12,395</b>	<b>118,15,20</b>
<b>TOTAL BANK CREDIT</b>	<b>73,490</b>	<b>107,56,24</b>	<b>73,914</b>	<b>546,98,33</b>	<b>1,32,971</b>	<b>779,57,88</b>
<i>OF WHICH</i> : 1. Artisans and Village & Tiny Industries	15,640	9,68,97	1,453	14,77,09	8,469	24,91,24
2. Other Small Scale Industries	2,170	4,26,86	1,902	43,16,41	11,153	82,95,43

OCCUPATION	HUGLI		JALPAIGURI		KOCH BIHAR	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	13	14	15	16	17	18
<b>I. AGRICULTURE</b>	<b>49,222</b>	<b>106,06,49</b>	<b>34,254</b>	<b>57,23,31</b>	<b>43,519</b>	<b>32,77,18</b>
1. Direct Finance	48,027	81,33,16	33,672	51,69,39	42,094	29,99,93
2. Indirect Finance	1,195	24,73,33	582	5,53,92	1,425	2,77,25
<b>II. INDUSTRY</b>	<b>34,083</b>	<b>96,37,35</b>	<b>13,339</b>	<b>144,31,90</b>	<b>20,849</b>	<b>21,30,85</b>
1. Mining & Quarrying	13	1,29,94	—	—	—	—
2. Manufacturing & Processing	33,634	92,11,51	13,295	140,87,25	20,800	17,99,19
3. Electricity, Gas & Water	2	9,31	3	8,89	1	30,60
4. Construction	434	2,86,59	41	3,35,76	48	3,01,06
<b>III. TRANSPORT OPERATORS</b>	<b>2,163</b>	<b>8,35,17</b>	<b>2,138</b>	<b>5,89,36</b>	<b>3,384</b>	<b>3,87,22</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>6,315</b>	<b>16,54,13</b>	<b>3,192</b>	<b>6,60,68</b>	<b>2,988</b>	<b>3,72,20</b>
<b>V. PERSONAL LOANS</b>	<b>46,744</b>	<b>174,52,40</b>	<b>30,038</b>	<b>91,50,94</b>	<b>23,326</b>	<b>71,41,12</b>
1. Loans for Purchase of Consumer Durables	2,347	5,33,27	6,743	19,28,67	8,354	23,86,00
2. Loans for Housing	6,473	76,47,84	1,998	29,00,45	1,602	22,60,16
3. Rest of the Personal Loans	37,924	92,71,29	21,297	43,21,82	13,370	24,94,96
<b>VI. TRADE</b>	<b>33,784</b>	<b>104,31,75</b>	<b>25,879</b>	<b>55,46,72</b>	<b>29,560</b>	<b>33,47,42</b>
1. Wholesale Trade	1,059	23,44,85	595	11,87,04	446	6,26,92
2. Retail Trade	32,725	80,86,90	25,284	43,59,68	29,114	27,20,50
<b>VII. FINANCE</b>	<b>358</b>	<b>3,87,14</b>	<b>20</b>	<b>67,26,92</b>	<b>12</b>	<b>3,12,19</b>
<b>VIII. ALL OTHERS</b>	<b>13,171</b>	<b>60,27,41</b>	<b>4,472</b>	<b>35,14,39</b>	<b>1,860</b>	<b>6,50,60</b>
<b>TOTAL BANK CREDIT</b>	<b>1,85,840</b>	<b>570,31,84</b>	<b>1,13,332</b>	<b>463,44,22</b>	<b>1,25,498</b>	<b>176,18,78</b>
<i>OF WHICH</i> : 1. Artisans and Village & Tiny Industries	13,975	22,02,43	8,323	7,09,44	14,093	7,59,26
2. Other Small Scale Industries	16,448	33,27,59	4,424	23,91,28	5,802	8,91,37

OCCUPATION	KOLKATA		MALDAH		MEDINIPUR	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	19	20	21	22	23	24
<b>I. AGRICULTURE</b>	<b>39,316</b>	<b>765,73,71</b>	<b>46,242</b>	<b>39,03,64</b>	<b>1,43,236</b>	<b>188,55,91</b>
1. Direct Finance	38,017	482,36,59	45,769	35,88,78	1,39,427	137,62,75
2. Indirect Finance	1,299	283,37,12	473	3,14,86	3,809	50,93,16
<b>II. INDUSTRY</b>	<b>90,477</b>	<b>14745,85,62</b>	<b>38,231</b>	<b>34,54,92</b>	<b>98,426</b>	<b>560,02,70</b>
1. Mining & Quarrying	111	945,07,54	1	1,25	5	17,84
2. Manufacturing & Processing	87,147	11698,02,39	38,105	33,13,59	97,675	531,04,99
3. Electricity, Gas & Water	160	1361,28,87	—	—	5	13,80,18
4. Construction	3,059	741,46,82	125	1,40,08	741	14,99,69

<b>III. TRANSPORT OPERATORS</b>	<b>5,903</b>	<b>167,70,18</b>	<b>2,570</b>	<b>4,45,88</b>	<b>4,021</b>	<b>15,13,76</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>7,940</b>	<b>1442,35,61</b>	<b>1,932</b>	<b>4,08,99</b>	<b>9,615</b>	<b>14,24,18</b>
<b>V. PERSONAL LOANS</b>	<b>2,97,382</b>	<b>2435,09,15</b>	<b>29,191</b>	<b>81,73,48</b>	<b>90,316</b>	<b>263,45,14</b>
1. Loans for Purchase of Consumer Durables	12,201	59,24,26	7,189	22,62,20	11,344	44,43,57
2. Loans for Housing	50,273	1008,95,16	1,800	20,27,53	5,837	74,24,80
3. Rest of the Personal Loans	2,34,908	1366,89,73	20,202	38,83,75	73,135	144,76,77
<b>VI. TRADE</b>	<b>32,764</b>	<b>3654,65,57</b>	<b>27,477</b>	<b>57,01,65</b>	<b>50,482</b>	<b>126,33,57</b>
1. Wholesale Trade	11,390	2995,00,65	494	8,35,10	1,525	17,35,88
2. Retail Trade	21,374	659,64,92	26,983	48,66,55	48,957	108,97,69
<b>VII. FINANCE</b>	<b>2,075</b>	<b>1852,90,04</b>	<b>17</b>	<b>1,92</b>	<b>97</b>	<b>1,73,03</b>
<b>VIII. ALL OTHERS</b>	<b>1,28,676</b>	<b>3065,14,96</b>	<b>5,673</b>	<b>37,25,38</b>	<b>25,419</b>	<b>204,90,39</b>
<b>TOTAL BANK CREDIT</b>	<b>6,04,533</b>	<b>28129,44,84</b>	<b>1,51,333</b>	<b>258,15,86</b>	<b>4,21,612</b>	<b>1374,38,68</b>
<i>OF WHICH</i> : 1. Artisans and Village & Tiny Industries	2,250	126,64,36	30,589	19,17,05	58,009	39,44,71
2. Other Small Scale Industries	16,021	1333,45,36	5,749	10,24,89	34,663	42,52,58

OCCUPATION	MURSHIDABAD		NADIA		NORTH 24 PARGANAS	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	25	26	27	28	29	30
<b>I. AGRICULTURE</b>	<b>46,887</b>	<b>57,37,27</b>	<b>57,599</b>	<b>64,30,59</b>	<b>56,612</b>	<b>106,87,46</b>
1. Direct Finance	45,138	46,65,16	56,859	61,38,85	55,274	88,25,72
2. Indirect Finance	1,749	10,72,11	740	2,91,74	1,338	18,61,74
<b>II. INDUSTRY</b>	<b>27,977</b>	<b>56,15,69</b>	<b>60,285</b>	<b>100,07,95</b>	<b>60,126</b>	<b>216,77,88</b>
1. Mining & Quarrying	3	10,52	1	8,52	6	39,67
2. Manufacturing & Processing	27,657	53,37,09	59,702	98,29,74	59,638	205,04,71
3. Electricity, Gas & Water	1	4,10	4	12,49	7	71,10
4. Construction	316	2,63,98	578	1,57,20	475	10,62,40
<b>III. TRANSPORT OPERATORS</b>	<b>3,064</b>	<b>9,04,02</b>	<b>2,309</b>	<b>6,22,83</b>	<b>4,309</b>	<b>23,79,67</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,199</b>	<b>6,70,51</b>	<b>5,521</b>	<b>6,92,78</b>	<b>8,567</b>	<b>29,10,29</b>
<b>V. PERSONAL LOANS</b>	<b>42,967</b>	<b>97,56,64</b>	<b>40,696</b>	<b>117,20,64</b>	<b>91,129</b>	<b>399,68,25</b>
1. Loans for Purchase of Consumer Durables	3,507	8,26,56	5,236	10,43,93	5,190	17,48,42
2. Loans for Housing	2,578	29,31,54	3,709	39,95,86	11,553	161,05,65
3. Rest of the Personal Loans	36,882	59,98,54	31,751	66,80,85	74,386	221,14,18
<b>VI. TRADE</b>	<b>45,768</b>	<b>77,60,09</b>	<b>40,951</b>	<b>75,59,72</b>	<b>55,615</b>	<b>153,17,10</b>
1. Wholesale Trade	1,425	11,02,33	1,029	13,90,35	2,062	32,47,30
2. Retail Trade	44,343	66,57,76	39,922	61,69,37	53,553	120,69,80
<b>VII. FINANCE</b>	<b>130</b>	<b>1,05,18</b>	<b>69</b>	<b>2,59,43</b>	<b>359</b>	<b>7,09,29</b>
<b>VIII. ALL OTHERS</b>	<b>16,472</b>	<b>45,26,19</b>	<b>15,841</b>	<b>44,64,23</b>	<b>25,913</b>	<b>122,33,73</b>
<b>TOTAL BANK CREDIT</b>	<b>1,85,464</b>	<b>350,75,59</b>	<b>2,23,271</b>	<b>417,58,17</b>	<b>3,02,630</b>	<b>1058,83,67</b>
<i>OF WHICH</i> : 1. Artisans and Village & Tiny Industries	18,302	16,67,74	29,227	20,97,87	30,084	33,28,43
2. Other Small Scale Industries	7,410	22,62,35	21,298	23,25,07	25,212	57,63,25

OCCUPATION	PURULIYA		SOUTH 24 PARGANAS		UTTAR-DINAJPUR	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	31	32	33	34	35	36
<b>I. AGRICULTURE</b>	<b>28,173</b>	<b>15,37,08</b>	<b>44,344</b>	<b>45,76,42</b>	<b>31,703</b>	<b>30,86,44</b>

1. Direct Finance	27,774	13,75,29	42,795	42,40,87	31,367	28,57,07
2. Indirect Finance	399	1,61,79	1,549	3,35,55	336	2,29,37
<b>II. INDUSTRY</b>	<b>37,584</b>	<b>25,56,85</b>	<b>69,230</b>	<b>878,99,02</b>	<b>26,344</b>	<b>34,84,40</b>
1. Mining & Quarrying	—	—	5	26,74	1	4,98
2. Manufacturing & Processing	37,556	24,95,39	69,010	427,45,42	26,158	33,79,69
3. Electricity, Gas & Water	—	—	14	445,03,22	—	—
4. Construction	28	61,46	201	6,23,64	185	99,73
<b>III. TRANSPORT OPERATORS</b>	<b>3,913</b>	<b>5,12,80</b>	<b>4,236</b>	<b>15,25,83</b>	<b>2,850</b>	<b>5,78,84</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,911</b>	<b>3,06,47</b>	<b>9,404</b>	<b>69,63,78</b>	<b>556</b>	<b>2,95,23</b>
<b>V. PERSONAL LOANS</b>	<b>19,285</b>	<b>55,60,47</b>	<b>35,449</b>	<b>154,51,59</b>	<b>13,204</b>	<b>47,11,36</b>
1. Loans for Purchase of Consumer Durables	2,262	7,40,68	2,835	8,54,12	3,036	8,44,37
2. Loans for Housing	1,165	14,39,78	4,221	75,16,35	1,243	16,76,46
3. Rest of the Personal Loans	15,858	33,80,01	28,393	70,81,12	8,925	21,90,53
<b>VI. TRADE</b>	<b>21,233</b>	<b>30,25,70</b>	<b>46,896</b>	<b>96,83,05</b>	<b>21,188</b>	<b>34,00,68</b>
1. Wholesale Trade	356	5,97,35	1,599	24,53,12	200	5,50,98
2. Retail Trade	20,877	24,28,35	45,297	72,29,93	20,988	28,49,70
<b>VII. FINANCE</b>	<b>13</b>	<b>1,07,88</b>	<b>111</b>	<b>1,08,29</b>	<b>291</b>	<b>1,50,38</b>
<b>VIII. ALL OTHERS</b>	<b>2,362</b>	<b>8,20,12</b>	<b>12,370</b>	<b>60,64,65</b>	<b>2,203</b>	<b>11,34,57</b>
<b>TOTAL BANK CREDIT</b>	<b>1,15,474</b>	<b>144,27,37</b>	<b>2,22,040</b>	<b>1322,72,63</b>	<b>98,339</b>	<b>168,41,90</b>
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	23,572	8,72,03	43,374	36,91,68	18,171	15,19,02
2. Other Small Scale Industries	12,618	11,48,75	23,199	31,91,54	6,879	14,03,24