

**TABLE NO.57—STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2003**

**EASTERN REGION  
STATE : WEST BENGAL**

(Amount in Rupees Lakh)

| OCCUPATION   | RURAL              |                 |                       | SEMI-URBAN         |                 |                       |
|--|--------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
|  | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|  | 1                  | 2               | 3                     | 4                  | 5               | 6                     |
| <b>I. AGRICULTURE</b>                                      | <b>6,50,751</b>    | <b>1015,68</b>  | <b>878,68</b>         | <b>1,38,587</b>    | <b>324,95</b>   | <b>270,00</b>         |
| 1. Direct Finance  | 6,33,336           | 936,35          | 814,49                | 1,35,311           | 291,92          | 243,73                |
| 2. Indirect Finance  | 17,415             | 79,33           | 64,18                 | 3,276              | 33,02           | 26,27                 |
| <b>II. INDUSTRY</b>  | <b>5,15,372</b>    | <b>1147,72</b>  | <b>985,62</b>         | <b>97,934</b>      | <b>2376,34</b>  | <b>1650,64</b>        |
| 1. Mining & Quarrying                                      | 36                 | 4,45            | 3,97                  | 51                 | 6,61            | 5,62                  |
| 2. Food Manufacturing & Processing                         | 62,516             | 152,24          | 124,32                | 15,181             | 249,48          | 196,27                |
| (a) Rice Mills, Flour & Dal Mills                          | 52,770             | 53,93           | 44,99                 | 11,868             | 33,67           | 29,64                 |
| (b) Sugar  | 2                  | 16              | 4                     | —                  | —               | —                     |
| (c) Edible Oils & Vanaspati                                | 362                | 6,67            | 5,87                  | 230                | 16,68           | 15,88                 |
| (d) Tea Processing   | 65                 | 62,51           | 49,73                 | 102                | 159,59          | 121,86                |
| (e) Processing of Fruits & Vegetables                      | 35                 | 4,26            | 3,82                  | 32                 | 5,46            | 2,46                  |
| (f) Others   | 9,282              | 24,70           | 19,87                 | 2,949              | 34,08           | 26,44                 |
| 3. Beverage & Tobacco                                      | 20                 | 6,38            | 5,83                  | 46                 | 15,71           | 15,19                 |
| 4. Textiles  | 7,706              | 40,56           | 34,80                 | 3,640              | 46,57           | 40,61                 |
| (a) Cotton Textiles  | 403                | 16,64           | 14,34                 | 115                | 1,54            | 1,24                  |
| (b) Jute & Other Natural Fibre Textiles                    | 1,339              | 5,87            | 5,38                  | 530                | 27,20           | 24,06                 |
| (c) Handloom Textiles & Khadi                              | 2,273              | 3,04            | 2,37                  | 963                | 3,86            | 3,45                  |
| (d) Other Textiles & Textile Products                      | 3,691              | 15,01           | 12,71                 | 1,982              | 13,96           | 11,85                 |
| 5. Paper, Paper Products & Printing                        | 363                | 11,28           | 8,38                  | 323                | 63,17           | 60,35                 |
| 6. Leather & Leather Products                              | 259                | 7,04            | 6,44                  | 131                | 14,86           | 4,23                  |
| 7. Rubber & Plastic Products                               | 205                | 20,05           | 16,98                 | 249                | 16,00           | 15,13                 |
| 8. Chemicals & Chemical Products                           | 319                | 26,34           | 17,24                 | 234                | 72,43           | 58,86                 |
| (a) Heavy Industrial Chemicals                             | 10                 | 2,77            | 2,76                  | 10                 | 4,52            | 2,61                  |
| (b) Fertilisers  | 5                  | 39              | 38                    | 4                  | 19              | 15                    |
| (c) Drugs & Pharmaceuticals                                | 118                | 6,42            | 4,94                  | 88                 | 3,94            | 2,70                  |
| (d) Non-Edible Oils  | 3                  | 7,28            | 3,09                  | 6                  | 28              | 24                    |
| (e) Other Chemicals & Chemical Products                    | 183                | 9,48            | 6,07                  | 126                | 63,51           | 53,17                 |
| 9. Petroleum, Coal Products & Nuclear Fuels                | 9                  | 3,84            | 3,75                  | 18                 | 56,57           | 65,08                 |
| 10. Manufacture of Cement & Cement Products                | 199                | 6,13            | 5,06                  | 317                | 12,09           | 10,41                 |
| 11. Basic Metals & Metal Products                          | 716                | 125,40          | 94,75                 | 546                | 345,75          | 308,71                |
| (a) Iron & Steel   | 103                | 83,24           | 63,87                 | 57                 | 66,94           | 56,46                 |
| (b) Non-Ferrous Metals                                     | 22                 | 18,34           | 14,15                 | 18                 | 206,23          | 177,73                |
| (c) Metal Products   | 591                | 23,83           | 16,73                 | 471                | 72,58           | 74,51                 |
| 12. Engineering  | 5,315              | 56,17           | 46,47                 | 941                | 173,18          | 104,72                |
| (a) Heavy Engineering                                      | 43                 | 11,51           | 9,65                  | 42                 | 20,06           | 15,28                 |
| (b) Light Engineering                                      | 376                | 14,95           | 11,48                 | 248                | 2,95            | 2,42                  |
| (c) Electrical Machinery & Goods                           | 2,312              | 23,96           | 21,10                 | 317                | 117,61          | 60,45                 |
| (d) Electronic Machinery & Goods                           | 2,584              | 5,75            | 4,24                  | 334                | 32,57           | 26,57                 |
| 13. Vehicles, Vehicle Parts & Transport Equipments         | 763                | 11,57           | 8,26                  | 236                | 5,76            | 5,43                  |
| 14. Other Industries                                       | 4,35,219           | 359,95          | 303,50                | 74,568             | 145,81          | 122,51                |
| 15. Electricity, Gas & Water                               | 13                 | 67              | 65                    | 40                 | 1115,60         | 604,57                |
| (a) Electricity Generation & Transmission                  | 6                  | 46              | 47                    | 30                 | 1114,97         | 604,00                |
| (b) Non-Conventional Energy                                | 2                  | 7               | 5                     | 1                  | 5               | 6                     |
| (c) Gas, Steam & Water Supply                              | 5                  | 14              | 13                    | 9                  | 59              | 52                    |
| 16. Construction   | 1,714              | 315,66          | 305,22                | 1,413              | 36,73           | 32,97                 |
| <b>III. TRANSPORT OPERATORS</b>                            | <b>35,198</b>      | <b>80,20</b>    | <b>59,32</b>          | <b>10,146</b>      | <b>65,14</b>    | <b>49,90</b>          |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>                 | <b>54,062</b>      | <b>136,37</b>   | <b>121,45</b>         | <b>17,056</b>      | <b>205,83</b>   | <b>69,81</b>          |
| <b>V. PERSONAL LOANS</b>                                   | <b>3,86,858</b>    | <b>1431,07</b>  | <b>1169,10</b>        | <b>1,69,666</b>    | <b>960,73</b>   | <b>796,00</b>         |
| 1. Loans for Purchase of Consumer Durables                 | 58,487             | 284,47          | 212,53                | 22,352             | 77,41           | 56,33                 |
| 2. Loans for Housing                                       | 26,596             | 344,83          | 307,09                | 24,045             | 402,04          | 351,74                |
| 3. Rest of the Personal Loans                              | 3,01,775           | 801,77          | 649,48                | 1,23,269           | 481,29          | 387,93                |
| <b>VI. TRADE</b>   | <b>4,35,313</b>    | <b>719,01</b>   | <b>599,56</b>         | <b>1,12,257</b>    | <b>549,67</b>   | <b>466,30</b>         |
| 1. Wholesale Trade   | 10,996             | 84,85           | 69,70                 | 3,883              | 131,41          | 108,26                |
| 2. Retail Trade  | 4,24,317           | 634,16          | 529,86                | 1,08,374           | 418,26          | 358,05                |
| <b>VII. FINANCE</b>  | <b>2,549</b>       | <b>14,03</b>    | <b>9,88</b>           | <b>1,036</b>       | <b>33,59</b>    | <b>28,87</b>          |
| <b>VIII. ALL OTHERS</b>                                    | <b>1,21,826</b>    | <b>507,84</b>   | <b>378,83</b>         | <b>47,358</b>      | <b>302,50</b>   | <b>248,83</b>         |
| <b>TOTAL BANK CREDIT</b>                                   | <b>22,01,929</b>   | <b>5051,94</b>  | <b>4202,43</b>        | <b>5,94,040</b>    | <b>4818,75</b>  | <b>3580,36</b>        |
| <i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries | 3,56,385           | 304,59          | 253,34                | 50,074             | 134,84          | 112,76                |
| 2. Other Small Scale Industries                            | 1,33,769           | 205,97          | 171,66                | 37,298             | 136,92          | 119,20                |

**TABLE O.5.7—STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2003**

EASTERN REGION  
STATE : WEST BENGAL

(Amount in Rupees Lakh)

| OCCUPATION   | URBAN              |                 |                       | METROPOLITAN       |                 |                       |
|--|--------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
|  | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|  | 7                  | 8               | 9                     | 10                 | 11              | 12                    |
| <b>I. AGRICULTURE</b>                              | <b>36,921</b>      | <b>162,06</b>   | <b>139,69</b>         | <b>36,355</b>      | <b>1099,98</b>  | <b>892,53</b>         |
| 1. Direct Finance                                  | 35,992             | 136,20          | 118,82                | 35,341             | 901,26          | 706,05                |
| 2. Indirect Finance                                | 929                | 25,87           | 20,87                 | 1,014              | 198,73          | 186,48                |
| <b>II. INDUSTRY</b>                                | <b>36,559</b>      | <b>2061,56</b>  | <b>1706,21</b>        | <b>1,06,416</b>    | <b>22786,52</b> | <b>16725,25</b>       |
| 1. Mining & Quarrying                              | 29                 | 6,90            | 6,48                  | 134                | 1828,81         | 1100,63               |
| 2. Food Manufacturing & Processing                 | 2,772              | 144,51          | 116,41                | 23,461             | 2715,47         | 1986,14               |
| (a) Rice Mills, Flour & Dal Mills                  | 1,722              | 32,50           | 29,00                 | 84                 | 147,54          | 90,40                 |
| (b) Sugar  | —                  | —               | —                     | 53                 | 758,19          | 456,24                |
| (c) Edible Oils & Vanaspati                        | 112                | 8,32            | 6,25                  | 13,500             | 50,20           | 54,38                 |
| (d) Tea Processing                                 | 108                | 74,02           | 55,56                 | 588                | 1465,59         | 1160,86               |
| (e) Processing of Fruits & Vegetables              | 23                 | 2,48            | 1,83                  | 16                 | 5,86            | 4,11                  |
| (f) Others   | 807                | 27,19           | 23,78                 | 9,220              | 288,09          | 220,14                |
| 3. Beverage & Tobacco                              | 32                 | 8,42            | 6,83                  | 49                 | 60,46           | 47,37                 |
| 4. Textiles  | 1,691              | 65,76           | 50,77                 | 9,527              | 1698,59         | 1181,30               |
| (a) Cotton Textiles                                | 117                | 26,57           | 15,46                 | 466                | 370,58          | 288,70                |
| (b) Jute & Other Natural Fibre Textiles            | 46                 | 3,09            | 2,50                  | 956                | 405,14          | 280,15                |
| (c) Handloom Textiles & Khadi                      | 241                | 99              | 89                    | 92                 | 2,92            | 2,29                  |
| (d) Other Textiles & Textile Products              | 1,287              | 35,10           | 31,92                 | 8,013              | 919,95          | 610,16                |
| 5. Paper, Paper Products & Printing                | 300                | 16,21           | 15,24                 | 2,619              | 352,52          | 290,98                |
| 6. Leather & Leather Products                      | 123                | 9,79            | 9,67                  | 1,455              | 592,15          | 447,07                |
| 7. Rubber & Plastic Products                       | 365                | 36,51           | 25,91                 | 749                | 316,93          | 287,23                |
| 8. Chemicals & Chemical Products                   | 495                | 439,85          | 391,22                | 7,304              | 2048,26         | 1515,62               |
| (a) Heavy Industrial Chemicals                     | 25                 | 358,24          | 319,60                | 145                | 418,62          | 240,50                |
| (b) Fertilisers                                    | 2                  | 1,74            | 1,66                  | 31                 | 307,23          | 302,56                |
| (c) Drugs & Pharmaceuticals                        | 228                | 10,01           | 8,40                  | 333                | 106,76          | 67,46                 |
| (d) Non-Edible Oils                                | 5                  | 86              | 67                    | 9                  | 2,24            | 2,20                  |
| (e) Other Chemicals & Chemical Products            | 235                | 69,00           | 60,88                 | 6,786              | 1213,41         | 902,90                |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 35                 | 163,18          | 165,99                | 119                | 681,10          | 619,36                |
| 10. Manufacture of Cement & Cement Products        | 103                | 5,57            | 4,47                  | 172                | 343,65          | 314,78                |
| 11. Basic Metals & Metal Products                  | 1,121              | 180,50          | 163,75                | 6,270              | 3445,89         | 2670,94               |
| (a) Iron & Steel                                   | 275                | 114,16          | 100,56                | 645                | 2112,79         | 1584,12               |
| (b) Non-Ferrous Metals                             | 24                 | 14,39           | 14,56                 | 231                | 569,55          | 392,55                |
| (c) Metal Products                                 | 822                | 51,95           | 48,63                 | 5,394              | 763,55          | 694,27                |
| 12. Engineering                                    | 1,640              | 286,73          | 260,24                | 3,249              | 3451,96         | 2231,30               |
| (a) Heavy Engineering                              | 310                | 95,30           | 82,42                 | 339                | 521,62          | 383,55                |
| (b) Light Engineering                              | 657                | 64,38           | 61,04                 | 1,215              | 588,06          | 461,04                |
| (c) Electrical Machinery & Goods                   | 529                | 123,70          | 114,48                | 1,159              | 2222,61         | 1283,59               |
| (d) Electronic Machinery & Goods                   | 144                | 3,35            | 2,31                  | 536                | 119,66          | 103,12                |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 312                | 38,49           | 35,10                 | 350                | 400,58          | 270,60                |
| 14. Other Industries                               | 26,281             | 178,47          | 144,27                | 47,596             | 1444,14         | 1189,55               |
| 15. Electricity, Gas & Water                       | 30                 | 407,75          | 255,07                | 119                | 1791,80         | 1529,14               |
| (a) Electricity Generation & Transmission          | 19                 | 406,92          | 254,31                | 92                 | 1750,28         | 1511,25               |
| (b) Non-Conventional Energy                        | —                  | —               | —                     | 4                  | 46              | 44                    |
| (c) Gas, Steam & Water Supply                      | 11                 | 83              | 76                    | 23                 | 41,07           | 17,46                 |
| 16. Construction                                   | 1,200              | 72,92           | 54,78                 | 3,243              | 1614,21         | 1043,25               |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>5,365</b>       | <b>56,40</b>    | <b>43,19</b>          | <b>4,798</b>       | <b>247,33</b>   | <b>194,86</b>         |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>10,599</b>      | <b>138,20</b>   | <b>115,56</b>         | <b>8,410</b>       | <b>2117,29</b>  | <b>1938,92</b>        |
| <b>V. PERSONAL LOANS</b>                           | <b>1,73,818</b>    | <b>1220,83</b>  | <b>1020,11</b>        | <b>3,47,377</b>    | <b>4239,47</b>  | <b>3237,84</b>        |
| 1. Loans for Purchase of Consumer Durables         | 11,371             | 50,74           | 38,04                 | 15,642             | 69,75           | 64,23                 |
| 2. Loans for Housing                               | 27,643             | 509,46          | 456,52                | 56,790             | 1733,60         | 1599,26               |
| 3. Rest of the Personal Loans                      | 1,34,804           | 660,63          | 525,55                | 2,74,945           | 2436,12         | 1574,35               |
| <b>VI. TRADE</b>                                   | <b>46,185</b>      | <b>645,97</b>   | <b>543,49</b>         | <b>25,934</b>      | <b>4047,47</b>  | <b>3484,74</b>        |
| 1. Wholesale Trade                                 | 3,598              | 208,70          | 172,28                | 7,922              | 3141,79         | 2663,10               |
| 2. Retail Trade                                    | 42,587             | 437,27          | 371,21                | 18,012             | 905,68          | 821,64                |
| <b>VII. FINANCE</b>                                | <b>759</b>         | <b>25,56</b>    | <b>22,82</b>          | <b>2,176</b>       | <b>2349,62</b>  | <b>2084,94</b>        |
| <b>VIII. ALL OTHERS</b>                            | <b>50,986</b>      | <b>461,66</b>   | <b>413,07</b>         | <b>1,45,798</b>    | <b>3239,36</b>  | <b>2715,48</b>        |
| <b>TOTAL BANK CREDIT</b>                           | <b>3,61,192</b>    | <b>4772,23</b>  | <b>4004,13</b>        | <b>6,77,264</b>    | <b>40127,04</b> | <b>31274,56</b>       |
| OF WHICH:  |                    |                 |                       |                    |                 |                       |
| 1. Artisans and Village & Tiny Industries          | 14,579             | 129,04          | 111,49                | 2,183              | 65,30           | 62,12                 |
| 2. Other Small Scale Industries                    | 16,182             | 241,51          | 201,46                | 14,132             | 1341,57         | 1082,78               |