

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004**

**EASTERN REGION**

**STATE : WEST BENGAL**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>5,75,994</b>	<b>1092,94</b>	<b>919,75</b>	<b>1,11,095</b>	<b>375,43</b>	<b>325,04</b>
1. Direct Finance	5,60,433	983,53	827,77	1,07,338	326,24	285,31
2. Indirect Finance	15,561	109,40	91,97	3,757	49,19	39,73
<b>II. INDUSTRY</b>	<b>3,69,954</b>	<b>1422,00</b>	<b>1135,46</b>	<b>78,178</b>	<b>1042,48</b>	<b>680,25</b>
1. Mining & Quarrying	54	14,62	12,38	97	11,43	10,02
2. Food Manufacturing & Processing	41,660	132,90	108,59	7,853	155,33	113,20
(a) Rice Mills, Flour & Dal Mills	37,657	53,36	44,44	6,646	36,59	31,12
(b) Sugar	3	21	22	–	–	–
(c) Edible Oils & Vanaspati	218	7,65	6,30	134	7,73	6,39
(d) Tea Processing	44	47,21	39,23	60	80,71	50,06
(e) Processing of Fruits & Vegetables	11	2,17	87	17	1,30	98
(f) Others	3,727	22,30	17,53	996	29,01	24,64
3. Beverage & Tobacco	28	7,96	4,09	42	5,93	5,20
4. Textiles	2,720	230,65	183,97	1,929	45,13	26,53
(a) Cotton Textiles	180	55,69	54,78	199	2,50	2,08
(b) Jute & Other Natural Fibre Textiles	220	4,85	4,29	84	26,63	11,67
(c) Handloom Textiles & Khadi	902	3,60	3,13	370	2,52	2,10
(d) Other Textiles & Textile Products	1,418	166,50	121,77	1,276	13,48	10,69
5. Paper, Paper Products & Printing	476	17,31	11,07	248	10,54	7,94
6. Leather & Leather Products	160	1,16	94	129	1,83	1,57
7. Rubber & Plastic Products	151	26,48	21,92	122	8,23	7,30
8. Chemicals & Chemical Products	173	13,74	12,05	171	71,92	55,02
(a) Heavy Industrial Chemicals	4	95	77	12	16,50	3,56
(b) Fertilisers	3	1,05	92	3	14	13
(c) Drugs & Pharmaceuticals	42	3,21	2,74	56	2,05	1,54
(d) Non-Edible Oils	3	24	21	4	19	18
(e) Other Chemicals & Chemical Products	121	8,28	7,41	96	53,04	49,62
9. Petroleum, Coal Products & Nuclear Fuels	21	4,95	1,16	24	96,41	66,19
10. Manufacture of Cement & Cement Products	142	5,50	4,70	122	10,46	8,67
11. Basic Metals & Metal Products	589	107,88	83,14	177	334,62	144,91
(a) Iron & Steel	57	70,99	53,48	43	47,90	41,52
(b) Non-Ferrous Metals	16	17,72	14,11	12	4,82	3,73
(c) Metal Products	516	19,18	15,55	122	281,91	99,66
12. Engineering	643	39,02	34,30	512	57,37	43,19
(a) Heavy Engineering	32	8,10	6,42	37	10,04	9,57
(b) Light Engineering	230	9,21	7,61	298	7,55	5,39
(c) Electrical Machinery & Goods	174	20,38	19,59	85	29,82	25,75
(d) Electronic Machinery & Goods	207	1,33	68	92	9,95	2,48
13. Vehicles, Vehicle Parts & Transport Equipments	824	9,63	8,83	148	7,93	7,61
14. Other Industries	3,21,040	385,28	305,75	64,812	160,10	128,59
15. Electricity, Gas & Water	19	1,90	1,31	28	6,40	4,16
(a) Electricity Generation & Transmission	11	58	53	19	5,59	3,36
(b) Non-Conventional Energy	2	7	5	1	3	3
(c) Gas, Steam & Water Supply	6	1,26	72	8	78	76
16. Construction	1,254	423,03	341,29	1,764	58,86	50,16
<b>III. TRANSPORT OPERATORS</b>	<b>29,293</b>	<b>68,87</b>	<b>51,93</b>	<b>7,515</b>	<b>57,12</b>	<b>42,55</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>44,714</b>	<b>160,36</b>	<b>124,92</b>	<b>13,250</b>	<b>102,45</b>	<b>84,68</b>
<b>V. PERSONAL LOANS</b>	<b>4,00,062</b>	<b>1841,40</b>	<b>1478,82</b>	<b>1,77,100</b>	<b>1318,93</b>	<b>1095,57</b>
1. Loans for Purchase of Consumer Durables	61,575	331,05	242,91	21,371	88,02	63,99
2. Loans for Housing	32,936	483,49	425,86	28,224	551,66	487,32
3. Rest of the Personal Loans	3,05,551	1026,86	810,05	1,27,505	679,25	544,26
<b>VI. TRADE</b>	<b>3,28,223</b>	<b>1005,30</b>	<b>770,50</b>	<b>89,750</b>	<b>629,07</b>	<b>519,12</b>
1. Wholesale Trade	11,307	135,92	81,57	4,874	169,35	135,52
2. Retail Trade	3,16,916	869,38	688,93	84,876	459,72	383,60
<b>VII. FINANCE</b>	<b>2,032</b>	<b>7,54</b>	<b>5,65</b>	<b>319</b>	<b>5,37</b>	<b>4,05</b>
<b>VIII. ALL OTHERS</b>	<b>1,76,595</b>	<b>597,64</b>	<b>475,04</b>	<b>79,408</b>	<b>574,83</b>	<b>422,37</b>
<b>TOTAL BANK CREDIT</b>	<b>19,26,867</b>	<b>6196,04</b>	<b>4962,06</b>	<b>5,56,615</b>	<b>4105,68</b>	<b>3173,63</b>
OF WHICH : 1. Artisans and Village & Tiny Industries	3,01,944	351,80	279,51	60,876	161,81	134,46
2. Other Small Scale Industries	47,629	158,41	129,12	9,859	102,09	82,06

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**EASTERN REGION**

**STATE : WEST BENGAL**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>33,453</b>	<b>251,04</b>	<b>222,23</b>	<b>45,742</b>	<b>3077,63</b>	<b>2365,48</b>
1. Direct Finance	32,255	214,27	192,45	42,521	785,12	587,16
2. Indirect Finance	1,198	36,77	29,78	3,221	2292,52	1778,32
<b>II. INDUSTRY</b>	<b>25,838</b>	<b>3319,65</b>	<b>2099,58</b>	<b>64,396</b>	<b>27151,47</b>	<b>19739,23</b>
1. Mining & Quarrying	80	12,98	11,09	159	634,25	316,18
2. Food Manufacturing & Processing	3,598	221,62	170,18	15,533	3663,56	2799,60
(a) Rice Mills, Flour & Dal Mills	1,820	51,86	41,87	111	143,00	119,80
(b) Sugar	1	5	3	56	902,84	550,85
(c) Edible Oils & Vanaspati	111	33,39	26,01	94	83,13	72,54
(d) Tea Processing	123	96,53	68,49	787	2130,47	1693,08
(e) Processing of Fruits & Vegetables	33	7,63	5,75	14	9,02	8,11
(f) Others	1,510	32,17	28,04	14,471	395,10	355,22
3. Beverage & Tobacco	38	10,41	8,35	53	97,65	50,38
4. Textiles	1,236	68,90	58,02	9,828	2188,26	1401,73
(a) Cotton Textiles	184	21,90	16,29	435	412,77	354,35
(b) Jute & Other Natural Fibre Textiles	41	5,03	4,38	1,334	791,89	441,12
(c) Handloom Textiles & Khadi	302	2,16	2,03	112	42,56	3,76
(d) Other Textiles & Textile Products	709	39,81	35,31	7,947	941,03	602,49
5. Paper, Paper Products & Printing	288	22,73	16,47	1,209	484,45	396,92
6. Leather & Leather Products	113	7,31	6,62	1,577	737,21	552,53
7. Rubber & Plastic Products	326	57,88	40,83	783	588,56	350,16
8. Chemicals & Chemical Products	334	650,78	453,56	9,940	2037,02	1491,49
(a) Heavy Industrial Chemicals	35	478,91	323,35	181	852,30	526,39
(b) Fertilisers	5	51,71	51,71	34	387,57	382,85
(c) Drugs & Pharmaceuticals	77	11,70	9,16	262	163,81	95,68
(d) Non-Edible Oils	4	68	51	16	9,65	6,38
(e) Other Chemicals & Chemical Products	213	107,77	68,84	9,447	623,69	480,19
9. Petroleum, Coal Products & Nuclear Fuels	69	562,98	346,06	136	684,15	550,41
10. Manufacture of Cement & Cement Products	91	13,05	9,81	102	458,21	413,35
11. Basic Metals & Metal Products	924	375,08	301,73	6,565	5488,85	3899,03
(a) Iron & Steel	341	252,04	206,85	854	3411,88	2234,82
(b) Non-Ferrous Metals	27	35,23	28,50	169	852,75	635,87
(c) Metal Products	556	87,81	66,39	5,542	1224,22	1028,35
12. Engineering	1,634	481,66	223,51	3,148	3181,63	2125,83
(a) Heavy Engineering	381	250,86	49,33	417	708,09	357,02
(b) Light Engineering	764	62,03	50,86	1,127	522,29	364,59
(c) Electrical Machinery & Goods	356	164,23	119,78	999	1848,50	1311,33
(d) Electronic Machinery & Goods	133	4,56	3,53	605	102,74	92,90
13. Vehicles, Vehicle Parts & Transport Equipments	413	540,39	246,46	366	358,19	222,81
14. Other Industries	15,209	185,40	133,71	10,969	2096,07	1665,19
15. Electricity, Gas & Water	23	15,77	10,58	144	2156,83	1918,65
(a) Electricity Generation & Transmission	15	15,27	10,19	116	2113,84	1899,69
(b) Non-Conventional Energy	-	-	-	7	95	85
(c) Gas, Steam & Water Supply	8	50	39	21	42,04	18,11
16. Construction	1,462	92,71	62,59	3,884	2296,56	1584,99
<b>III. TRANSPORT OPERATORS</b>	<b>5,088</b>	<b>70,16</b>	<b>57,41</b>	<b>4,974</b>	<b>619,91</b>	<b>385,81</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>14,856</b>	<b>180,26</b>	<b>145,61</b>	<b>10,637</b>	<b>2326,74</b>	<b>1942,79</b>
<b>V. PERSONAL LOANS</b>	<b>1,99,866</b>	<b>1750,17</b>	<b>1451,07</b>	<b>3,75,127</b>	<b>6048,86</b>	<b>4661,70</b>
1. Loans for Purchase of Consumer Durables	10,900	44,06	33,00	37,519	156,48	116,21
2. Loans for Housing	39,407	793,36	702,96	69,628	2466,68	2126,94
3. Rest of the Personal Loans	1,49,559	912,75	715,11	2,67,980	3425,70	2418,56
<b>VI. TRADE</b>	<b>47,350</b>	<b>821,93</b>	<b>677,38</b>	<b>25,346</b>	<b>4962,23</b>	<b>3868,02</b>
1. Wholesale Trade	4,445	272,25	224,24	8,812	3588,82	2777,45
2. Retail Trade	42,905	549,68	453,14	16,534	1373,41	1090,57
<b>VII. FINANCE</b>	<b>370</b>	<b>14,59</b>	<b>12,09</b>	<b>2,044</b>	<b>3189,62</b>	<b>2641,84</b>
<b>VIII. ALL OTHERS</b>	<b>50,242</b>	<b>546,44</b>	<b>458,93</b>	<b>1,02,538</b>	<b>3913,63</b>	<b>2808,58</b>
<b>TOTAL BANK CREDIT</b>	<b>3,77,063</b>	<b>6954,24</b>	<b>5124,30</b>	<b>6,30,804</b>	<b>51290,09</b>	<b>38413,46</b>
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	11,885	53,18	42,69	2,164	60,38	54,42
2. Other Small Scale Industries	7,784	359,98	291,11	7,732	1647,25	1351,97