

TABLE NO. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

EASTERN REGION

OCCUPATION	STATE : SIKKIM (Contd.)				STATE : WEST BENGAL			
	SOUTH SIKKIM		WEST SIKKIM		BANKURA		BARDDHAMAN	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	5	6	7	8	1	2	3	4
I. AGRICULTURE	1,143	1,80,70	1,615	2,39,96	50,322	56,98,48	48,402	163,70,99
1. Direct Finance	1,136	1,79,37	1,581	2,35,63	47,913	50,40,79	47,191	150,28,33
2. Indirect Finance	7	1,33	34	4,33	2,409	6,57,69	1,211	13,42,66
II. INDUSTRY	90	46,76	27	11,24	29,988	65,82,88	36,365	415,49,53
1. Mining & Quarrying	—	—	—	—	17	5,62,68	33	1,74,28
2. Manufacturing & Processing	69	33,46	27	11,24	29,929	59,40,15	35,925	393,46,00
3. Electricity, Gas & Water	—	—	—	—	—	—	9	3,20,07
4. Construction	21	13,30	—	—	42	80,05	398	17,09,18
III. TRANSPORT OPERATORS	35	24,26	10	13,13	2,618	3,33,87	2,724	16,96,65
IV. PROFESSIONAL AND OTHER SERVICES	28	34,00	5	6,09	4,529	5,52,36	6,704	44,77,14
V. PERSONAL LOANS	1,471	16,89,41	1,717	11,66,22	34,225	122,19,60	96,230	518,38,92
1. Loans for Purchase of Consumer Durables	159	36,51	402	1,86,13	4,713	22,01,75	7,251	20,64,57
2. Loans for Housing	284	6,79,46	251	4,80,51	3,168	32,38,85	12,442	192,09,42
3. Rest of the Personal Loans	1,028	9,73,44	1,064	4,99,58	26,344	67,79,00	76,537	305,64,93
VI. TRADE	172	1,43,84	205	1,13,69	20,684	45,53,06	32,104	221,37,89
1. Wholesale Trade	1	30	1	1,00	325	4,49,71	1,340	51,61,01
2. Retail Trade	171	1,43,54	204	1,12,69	20,359	41,03,35	30,764	169,76,88
VII. FINANCE	—	—	—	—	20	14,19	276	3,25,21
VIII. ALL OTHERS	849	4,44,70	73	11,85	13,273	36,18,81	34,633	217,68,99
TOTAL BANK CREDIT	3,788	25,63,67	3,652	15,62,18	1,55,659	335,73,25	2,57,438	1601,65,32
OF WHICH:	1. Artisans and Village & Tiny Industries	53	11,67	25	4,16	23,803	16,21,56	29,133
	2. Other Small Scale Industries	3	10,47	—	—	5,327	8,87,06	4,899
								64,07,15

OCCUPATION	BIRBHUM		DAKSHIN DINAJPUR		DARJILING		HAORA	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	5	6	7	8	9	10	11	12
I. AGRICULTURE	43,852	56,65,50	18,194	24,13,69	15,713	54,71,57	14,691	51,25,55
1. Direct Finance	42,690	51,28,33	17,987	23,04,86	15,039	51,16,13	14,055	44,19,41
2. Indirect Finance	1,162	5,37,17	207	1,08,83	674	3,55,44	636	7,06,14
II. INDUSTRY	33,169	68,73,57	14,221	19,75,77	2,400	165,36,06	19,629	710,02,39
1. Mining & Quarrying	74	8,68,32	—	—	6	72,03	22	2,55,79
2. Manufacturing & Processing	32,852	52,60,74	14,171	19,01,50	2,243	159,58,44	19,178	390,37,02
3. Electricity, Gas & Water	9	36,23	—	—	—	—	15	1,87,06
4. Construction	234	7,08,28	50	74,27	151	5,05,59	414	315,22,52
III. TRANSPORT OPERATORS	2,938	8,20,28	1,177	2,98,61	1,425	9,76,23	3,199	11,81,73
IV. PROFESSIONAL AND OTHER SERVICES	2,829	10,74,05	129	43,53	2,558	41,07,26	7,579	28,43,61
V. PERSONAL LOANS	55,445	190,77,59	12,313	56,81,44	33,320	253,60,82	46,062	307,59,60
1. Loans for Purchase of Consumer Durables	15,951	28,86,68	1,954	7,64,18	4,987	16,38,11	2,543	12,42,02
2. Loans for Housing	6,043	81,83,93	1,532	22,25,11	5,607	125,53,56	7,255	133,16,74
3. Rest of the Personal Loans	33,451	80,06,98	8,827	26,92,15	22,726	111,69,15	36,264	162,00,84
VI. TRADE	27,504	84,27,02	16,457	29,46,14	13,933	159,40,36	23,440	152,47,40
1. Wholesale Trade	922	9,60,91	788	7,29,60	842	64,98,59	2,326	63,89,82
2. Retail Trade	26,582	74,66,11	15,669	22,16,54	13,091	94,41,77	21,114	88,57,58
VII. FINANCE	222	36,24	3	1,91	27	70,59	167	3,34,67
VIII. ALL OTHERS	15,227	52,84,56	6,910	16,86,06	10,724	74,09,00	18,037	107,22,66
TOTAL BANK CREDIT	1,81,186	472,58,81	69,404	150,47,15	80,100	758,71,89	1,32,804	1372,17,61
OF WHICH:	1. Artisans and Village & Tiny Industries	29,999	37,26,76	13,122	13,58,33	1,361	11,76,58	11,430
	2. Other Small Scale Industries	2,041	11,18,35	992	3,85,78	495	55,76,59	3,079
								110,16,39

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

(Amount in Rupees Thousand)

HUGLI		JALPAIGURI		KOCHE BIHAR		KOLKATA		MALDAH		MURSHIDABAD		
No. of Accounts	Amount Outstanding	Item No.										
13	14	15	16	17	18	19	20	21	22	23	24	
40,862	129,38,43	30,438	68,90,44	36,227	43,78,43	45,742	2365,48,37	40,955	61,03,12	45,189	74,47,05	I
40,088	111,29,48	30,020	66,40,81	35,368	38,73,71	42,521	587,16,32	40,440	57,36,34	43,582	62,58,29	1
774	18,08,95	418	2,49,63	859	5,04,72	3,221	1778,32,05	515	3,66,78	1,607	11,88,76	2
22,781	381,37,49	8,933	80,15,08	16,350	30,35,63	64,396	19739,23,26	27,886	44,62,06	24,647	53,18,07	II
7	70,87	2	8,53	3	17,80	159	316,18,15	3	9,04	5	38,88	1
22,395	368,26,36	8,738	76,14,06	16,205	24,29,97	60,209	15919,41,78	27,646	39,44,71	24,407	46,41,43	2
6	49,83	2	6,70	–	–	144	1918,64,77	–	–	1	4,00	3
373	11,90,43	191	3,85,79	142	5,87,86	3,884	1584,98,56	237	5,08,31	234	6,33,76	4
1,286	6,55,42	2,646	6,76,47	1,570	2,96,84	4,974	385,81,08	2,476	4,66,33	1,842	6,47,52	III
4,986	17,29,64	2,954	9,51,60	1,980	8,10,45	10,637	1942,79,00	2,568	9,76,92	2,846	14,31,57	IV
52,020	297,12,38	32,154	154,91,89	25,677	122,30,45	3,75,127	4661,70,49	27,740	125,93,73	44,717	156,65,56	V
2,495	6,90,85	6,431	24,03,11	8,034	32,25,41	37,519	116,21,07	4,883	31,25,80	4,912	14,54,66	1
9,595	138,36,56	3,316	47,87,65	2,992	47,61,99	69,628	2126,93,67	2,487	38,02,92	3,627	54,61,42	2
39,930	151,84,97	22,407	83,01,13	14,651	42,43,05	2,67,980	2418,55,75	20,370	56,65,01	36,178	87,49,48	3
28,572	140,01,05	18,019	170,42,75	24,966	48,10,19	25,346	3868,01,72	28,913	94,33,46	38,053	93,05,16	VI
1,167	27,48,23	605	17,21,49	285	7,06,28	8,812	2777,44,71	2,867	30,63,50	1,504	15,43,86	1
27,405	112,52,82	17,414	153,21,26	24,681	41,03,91	16,534	1090,57,01	26,046	63,69,96	36,549	77,61,30	2
118	1,18,36	29	39,40	3	1,87	2,044	2641,83,53	436	48,26	62	50,15	VII
22,764	101,03,59	13,686	82,55,46	12,391	35,35,56	1,02,538	2808,58,23	11,619	43,38,36	23,657	59,16,53	VIII
1,73,389	1073,96,36	1,08,859	573,63,09	1,19,164	290,99,42	6,30,804	38413,45,68	1,42,593	384,22,24	1,81,013	457,81,61	TOTAL
16,026	28,39,50	6,949	12,24,53	14,138	12,52,76	2,164	54,42,19	25,266	24,45,19	21,112	25,94,23	1
4,068	24,08,47	731	13,80,67	482	9,06,08	7,732	1351,97,39	1,868	8,23,39	1,965	13,48,87	2

NADIA		NORTH 24 PARGANAS		PASCHIM MEDINIPUR		PURBA MEDINIPUR		PURULIYA		SOUTH 24 PARGANAS		
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	Item No.
25	26	27	28	29	30	31	32	33	34	35	36	
51,999	74,03,03	47,624	114,36,73	1,06,196	315,54,21	47,613	52,29,73	19,355	18,69,91	36,774	69,64,07	I
50,689	67,72,07	45,654	94,56,62	1,03,352	287,60,03	46,464	50,13,43	18,918	16,52,55	34,851	48,83,54	1
1,310	6,30,96	1,970	19,80,11	2,844	27,94,18	1,149	2,16,30	437	2,17,36	1,923	20,80,53	2
40,911	150,54,82	40,812	337,79,53	42,523	915,57,52	31,220	35,50,26	17,631	27,61,29	37,538	350,25,53	II
2	6,25	22	1,29,31	14	63,91	1	6	5	31,63	10	9,82,98	1
40,589	144,86,89	40,121	312,83,43	42,192	886,43,77	31,086	33,38,62	17,573	26,05,22	37,214	318,65,52	2
5	17,29	15	71,48	2	8,78,17	–	–	–	–	5	30,75	3
315	5,44,39	654	22,95,31	315	19,71,67	133	2,11,58	53	1,24,44	309	21,46,28	4
2,720	6,33,46	3,141	17,96,35	1,417	12,61,35	1,136	4,05,03	3,929	4,02,84	3,826	20,86,17	III
4,996	11,01,62	7,373	48,04,88	6,593	28,95,31	4,248	8,37,14	3,182	8,40,90	6,024	51,54,62	IV
41,758	191,25,26	1,10,613	698,84,07	57,976	331,91,44	32,389	125,18,30	19,595	85,41,11	39,910	209,96,01	V
4,600	14,19,15	6,950	20,93,31	4,891	26,18,11	5,346	31,12,64	2,545	12,46,48	3,657	11,39,33	1
5,124	81,32,48	20,049	333,47,67	6,295	121,79,24	2,479	27,24,66	1,633	19,41,79	4,983	87,37,32	2
32,034	95,73,63	83,614	344,43,09	46,790	183,94,09	24,564	66,81,00	15,417	53,52,84	31,270	111,19,36	3
34,850	104,01,05	44,710	266,33,38	20,452	135,13,54	19,409	46,15,25	18,053	31,16,00	37,718	99,16,95	VI
1,342	21,32,32	3,170	56,95,27	1,131	22,17,77	393	5,91,85	172	5,13,64	1,082	20,31,53	1
33,508	82,68,73	41,540	209,38,11	19,321	112,95,77	19,016	40,23,40	17,881	26,02,36	36,636	78,85,42	2
33	32,07	221	4,26,31	372	5,16,09	194	54,34	32	9,48	258	53,80	VII
25,916	71,49,97	35,640	212,61,94	13,256	73,23,44	13,900	35,13,82	5,209	15,43,45	20,811	95,32,33	VIII
2,03,183	609,01,28	2,90,134	1700,23,19	2,48,785	1818,12,90	1,50,109	307,23,87	86,986	190,84,98	1,82,859	897,29,48	TOTAL
29,713	31,32,68	30,524	50,62,80	31,804	34,34,17	25,157	22,53,93	13,458	13,86,73	28,289	31,65,82	1
7,449	11,46,95	5,762	71,67,41	7,926	22,69,71	4,837	5,82,86	4,010	4,69,58	6,910	46,48,47	2

TABLE NO. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

OCCUPATION	EASTERN REGION		STATE : WEST BENGAL				ANDAMAN & NICOBAR ISLANDS				CENTRAL REGION	
			UTTAR DINAJPUR		ANDAMAN		NICOBAR		BASTAR		STATE : CHHATISGARH	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding		
	37	38		1	2	3	4		1	2		
I. AGRICULTURE	26,136	37,40,30	930	42,95,41	45	54,06	12,020	38,30,93				
1. Direct Finance	25,725	33,37,69	566	7,97,65	44	9,28	11,751	37,43,49				
2. Indirect Finance	411	4,02,61	364	34,97,76	1	44,78	269	87,44				
II. INDUSTRY	26,966	63,11,71	651	45,68,40	34	74,52	2,642	11,83,05				
1. Mining & Quarrying	5	55,65	11	42,34	–	–	18	1,47,62				
2. Manufacturing & Processing	26,725	60,48,78	576	40,17,38	26	26,32	2,566	8,74,97				
3. Electricity, Gas & Water	1	3,20	–	–	–	–	1	2,47				
4. Construction	235	2,04,08	64	5,08,68	8	48,20	57	1,57,99				
III. TRANSPORT OPERATORS	1,826	5,53,65	631	10,64,16	7	5,13	335	1,30,03				
IV. PROFESSIONAL AND OTHER SERVICES	742	8,88,27	433	7,98,38	9	29,50	990	2,85,44				
V. PERSONAL LOANS	14,884	76,57,77	6,289	53,70,80	378	2,01,28	14,361	59,97,71				
1. Loans for Purchase of Consumer Durables	1,703	6,63,20	357	1,34,29	87	16,52	3,053	4,30,96				
2. Loans for Housing	1,940	31,73,82	610	22,75,17	1	2,24	1,019	19,94,04				
3. Rest of the Personal Loans	11,241	38,20,75	5,322	29,61,34	290	1,82,52	10,289	35,72,71				
VI. TRADE	17,486	46,59,41	1,740	47,96,30	27	21,12	5,512	21,42,50				
1. Wholesale Trade	365	9,78,20	146	14,46,80	–	–	244	6,39,24				
2. Retail Trade	17,121	36,81,21	1,594	33,49,50	27	21,12	5,268	15,03,26				
VII. FINANCE	248	45,17	12	10,20,45	–	–	9	50,51				
VIII. ALL OTHERS	8,592	26,70,06	3,515	28,13,43	177	42,53	3,869	15,17,63				
TOTAL BANK CREDIT	96,880	265,26,34	14,201	247,27,33	677	4,28,14	39,738	151,37,80				
OF WHICH:	1. Artisans and Village & Tiny Industries	23,421	28,39,13	318	3,28,24	17	10,04	1,047	4,64,43			
	2. Other Small Scale Industries	2,431	16,85,53	164	4,14,06	5	2,82	1,347	4,25,98			

OCCUPATION	BILASPUR		DANTEWADA		DHAMTARI		DURG	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	3	4	5	6	7	8	9	10
I. AGRICULTURE	14,132	56,72,23	4,650	7,75,12	9,579	37,65,79	22,988	75,20,02
1. Direct Finance	13,724	52,53,66	4,634	7,54,76	9,307	35,93,86	20,327	68,35,98
2. Indirect Finance	408	4,18,57	16	20,36	272	1,71,93	2,661	6,84,04
II. INDUSTRY	2,859	128,36,73	333	28,54,87	1,205	8,55,19	6,092	285,52,91
1. Mining & Quarrying	47	3,15,86	3	26,80,71	–	–	44	7,10,24
2. Manufacturing & Processing	2,745	122,77,90	306	98,95	1,185	8,40,56	5,832	263,00,47
3. Electricity, Gas & Water	2	10,13	–	–	1	1	7	58,97
4. Construction	65	2,32,84	24	75,21	19	14,62	209	14,83,23
III. TRANSPORT OPERATORS	298	3,27,96	213	81,08	83	57,98	872	7,09,67
IV. PROFESSIONAL AND OTHER SERVICES	1,200	17,86,28	332	77,39	635	1,68,73	2,508	37,12,01
V. PERSONAL LOANS	21,429	174,54,02	6,694	19,93,62	4,540	25,90,81	35,767	264,49,43
1. Loans for Purchase of Consumer Durables	867	2,25,33	980	2,45,88	276	45,71	1,556	4,75,99
2. Loans for Housing	3,391	80,62,37	596	2,89,00	496	7,59,31	4,040	95,44,49
3. Rest of the Personal Loans	17,171	91,66,32	5,118	14,58,74	3,768	17,85,79	30,171	164,28,95
VI. TRADE	6,415	55,40,30	2,424	5,32,25	2,895	13,78,20	11,057	146,87,11
1. Wholesale Trade	262	9,67,65	157	27,72	86	2,02,76	887	47,49,92
2. Retail Trade	6,153	45,72,65	2,267	5,04,53	2,809	11,75,44	10,170	99,37,19
VII. FINANCE	113	46,13	5	3,81	530	1,09,22	94	2,01,50
VIII. ALL OTHERS	5,390	39,29,96	2,685	7,04,53	651	2,86,67	8,706	55,35,97
TOTAL BANK CREDIT	51,836	475,93,61	17,336	70,22,67	20,118	92,12,59	88,084	873,68,62
OF WHICH:	1. Artisans and Village & Tiny Industries	843	6,36,29	178	63,76	668	1,55,92	3,601
	2. Other Small Scale Industries	1,652	39,69,09	16	8,73	311	5,57,21	1,596