

**Table No. 5.6 - State and Bank Group-Wise Classification of Outstanding
Credit of Scheduled Commercial Banks According to Occupation
March 1996 (Part 18 of 32)**

EASTERN REGION		STATE: WEST BENGAL						(Amount in Rupees Lakh)		
OCCUPATION		STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
		No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
		1	2	3	4	5	6	7	8	9
I.	AGRICULTURE	3,21,410	354,41	304,08	6,16,744	475,94	453,43	12	4,85	4,33
	1. Direct Finance	3,16,542	253,60	223,67	6,08,936	364,33	354,93	5	83	29
	2. Indirect Finance	4,868	100,81	80,41	7,808	111,61	98,50	7	4,02	4,04
II.	INDUSTRY	2,52,842	4273,20	3374,80	4,00,956	4971,97	4286,74	1,501	2065,49	1560,38
	1. Mining & Quarrying	101	424,09	304,26	330	275,35	211,90	14	4,54	3,54
	2. Food Manufacturing and Processing	3,259	229,63	160,47	5,900	628,89	512,75	75	190,22	147,22
	(a) Rice Mills, Flour and Dal Mills	342	11,25	9,12	1,074	29,45	28,62	2	11	4
	(b) Sugar	2	6	3	21	1,25	2,74	-	-	-
	(c) Edible Oils and Vanaspati	334	25,28	19,44	516	22,74	22,14	6	3,01	1,82
	(d) Tea Processing	91	169,17	110,82	513	493,57	386,31	47	121,72	81,42
	(e) Processing of Fruits & Vegetables	30	1,49	62	79	3,79	5,93	-	-	-
	(f) Others	2,460	22,37	20,44	3,697	78,09	67,02	20	65,39	63,93
	3. Beverage and Tobacco	96	152,78	88,60	212	68,93	35,76	63	251,57	179,26
	4. Textiles	1,855	411,37	356,40	4,461	579,91	482,03	133	283,93	169,39
	(a) Cotton Textiles	169	89,19	77,22	492	122,40	111,11	22	68,97	31,71
	(b) Jute Textiles	203	127,42	100,04	359	225,74	174,68	25	30,30	23,02
	(c) Handloom Textiles & Khadi	114	78	74	461	7,48	7,30	-	-	-
	(d) Other Textiles	1,369	193,98	178,40	3,149	224,30	188,93	86	184,66	114,67
	5. Paper, Paper Products and Printing	771	81,77	53,55	2,084	166,37	157,20	37	27,62	23,41
	6. Leather and Leather Products	463	38,85	30,23	1,378	212,18	168,09	43	29,78	18,97
	7. Rubber and Rubber Products	262	24,71	23,02	626	95,46	106,73	28	48,67	41,01
	8. Chemicals and Chemical Products	1,157	289,42	248,53	3,111	374,64	342,22	165	212,21	169,84
	(a) Heavy Industrial Chemicals	55	135,61	113,73	268	43,28	38,12	30	34,48	29,05
	(b) Fertilizers	29	9,64	6,45	62	15,76	16,47	13	23,37	14,79
	(c) Drugs and Pharmaceuticals	225	49,73	48,02	562	94,05	82,53	30	30,25	21,46
	(d) Non-Edible Oils	20	1,83	1,65	49	3,99	3,85	2	86	78
	(e) Other Chemicals & Chemical Products	828	92,60	78,68	2,170	217,56	201,26	90	123,25	103,75
	9. Petroleum, Coal Products & Nuclear Fuels	269	24,49	16,18	362	64,67	59,76	14	22,00	13,03
	10. Manufacture of Cement & Cement Products	155	14,83	14,59	399	40,02	38,57	6	2,76	2,74
	11. Basic Metals & Metal Products	1,473	1056,97	734,04	4,305	781,88	629,92	164	396,15	299,17
	(a) Iron and Steel	376	816,77	529,63	1,218	377,87	318,21	59	104,25	70,26
	(b) Non-Ferrous Metals	123	90,45	81,18	293	85,02	56,74	42	128,64	110,13
	(c) Other Metal Products	974	149,75	123,22	2,794	319,00	254,97	63	163,26	118,78
	12. Engineering	2,394	938,73	861,33	4,978	737,78	641,59	297	284,46	233,18
	(a) Heavy Engineering	269	408,25	386,43	447	195,62	179,99	78	62,48	47,65
	(b) Light Engineering	888	204,70	138,18	2,105	122,63	120,05	104	112,41	83,43
	(c) Electrical Machinery & Goods	821	242,40	219,26	1,668	367,82	293,12	86	94,81	90,44

	(d) Electronic Machinery & Goods	416	83,38	117,46	758	51,71	48,43	29	14,76	11,65
13.	Vehicles, Vehicle Parts & Transport Equipments	407	85,66	73,82	896	80,42	61,05	19	12,62	11,98
14.	Other Industries	2,39,865	339,85	302,13	3,69,435	604,81	597,59	387	132,36	116,44
15.	Electricity, Gas & Water	92	134,08	91,73	566	173,35	153,44	25	126,50	97,61
	(a) Electricity Generation & Transmission	74	132,71	90,13	413	158,30	139,05	22	125,56	96,73
	(b) Non-Conventional Energy	4	8	8	71	98	92	-	-	-
	(c) Gas, Steam & Water Supply	14	1,28	1,52	82	14,06	13,47	3	95	88
16.	Construction	223	25,97	15,93	1,913	87,31	88,11	31	40,08	33,60
III.	TRANSPORT OPERATORS	20,717	53,75	43,83	60,446	225,84	210,15	16	3,72	2,01
IV.	PROFESSIONAL AND OTHER SERVICES	8,893	41,14	31,73	1,08,153	585,38	541,17	155	31,80	21,31
V.	PERSONAL LOANS	1,70,040	364,82	327,64	2,70,576	970,23	882,96	2,52,923	600,11	268,02
	1. Loans for Purchase of Consumer Durables	9,903	12,24	9,71	7,367	11,02	9,19	118	1,23	1,18
	2. Loans for Housing	19,483	169,52	158,63	45,619	536,71	486,91	510	13,46	12,13
	3. Rest of the Personal Loans	1,40,654	183,07	159,29	2,17,590	422,50	386,86	2,52,295	585,42	254,71
VI.	TRADE	2,03,922	386,70	323,39	4,96,656	1532,81	1332,52	489	101,82	59,08
	1. Wholesale Trade	9,198	187,38	141,03	17,751	975,89	795,02	158	89,60	50,09
	2. Retail Trade	1,94,724	199,31	182,37	4,78,905	556,92	537,49	331	12,21	8,99
VII.	FINANCE	111	111,64	87,27	1,210	285,64	247,84	90	201,45	190,36
VIII.	ALL OTHERS	29,857	214,91	178,91	2,28,328	845,29	771,63	1,613	123,01	103,12
TOTAL BANK CREDIT		10,07,792	5800,57	4671,66	21,83,069	9893,10	8726,43	2,56,799	3132,26	2208,62
OF WHICH :										
	1. Artisans & Village Industries	1,23,095	57,25	54,75	2,18,460	109,14	107,90	5	3	2
	2. Other Small Scale Industries	1,16,912	466,39	429,94	1,42,001	1006,54	973,00	154	76,28	55,34

OCCUPATION	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of	Credit	Amount	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	4,29,114	139,57	122,78	26	23,37	23,25	13,67,306	998,14	907,87
1. Direct Finance	4,25,138	133,73	118,87	22	21,19	21,16	13,50,643	773,67	718,92
2. Indirect Finance	3,976	5,84	3,91	4	2,18	2,09	16,663	224,47	188,95
II. INDUSTRY	3,60,326	115,43	106,16	861	284,15	233,07	10,16,486	11710,26	9561,15
1. Mining & Quarrying	1	4	4	2	8,83	2,61	448	712,85	522,35
2. Food Manufacturing and Processing	1,765	99	79	19	14,45	7,82	11,018	1064,18	829,05
(a) Rice Mills, Flour and Dal Mills	22	33	24	2	6	6	1,442	41,20	38,07
(b) Sugar	-	-	-	1	20	9	24	1,52	2,86
(c) Edible Oils and Vanaspati	8	4	4	4	7,25	2,11	868	58,31	45,56
(d) Tea Processing	-	-	-	7	6,81	5,42	658	791,27	583,98
(e) Processing of Fruits & Vegetables	1	2	-	-	-	-	110	5,30	6,55
(f) Others	1,734	60	51	5	14	13	7,916	166,58	152,03
3. Beverage and Tobacco	1	1	-	5	11,56	11,74	377	484,85	315,36
4. Textiles	29	20	19	60	54,72	41,75	6,538	1330,13	1049,77
(a) Cotton Textiles	1	-	-	20	1,03	83	704	281,58	220,87
(b) Jute Textiles	-	-	-	11	26,14	20,09	598	409,60	317,83
(c) Handloom Textiles & Khadi	3	1	1	-	-	-	578	8,26	8,05
(d) Other Textiles	25	19	19	29	27,56	20,84	4,658	630,68	503,03
5. Paper, Paper Products and Printing	8	5	7	44	2,12	1,16	2,944	277,92	235,39
6. Leather and Leather Products	1	1	1	75	15,44	13,02	1,960	296,26	230,31

7.	Rubber and Rubber Products	2	1	1	25	10,65	10,90	943	179,50	181,68
8.	Chemicals and Chemical Products	4	3	2	82	14,43	10,75	4,519	890,74	771,36
	(a) Heavy Industrial Chemicals	-	-	-	12	1,49	83	365	214,86	181,73
	(b) Fertilizers	-	-	-	-	-	-	104	48,77	37,71
	(c) Drugs and Pharmaceuticals	-	-	-	10	1,32	1,13	827	175,36	153,14
	(d) Non-Edible Oils	-	-	-	3	35	12	74	7,03	6,40
	(e) Other Chemicals & Chemical Products	4	3	2	57	11,27	8,67	3,149	444,71	392,38
9.	Petroleum, Coal Products & Nuclear Fuels	6	4	4	9	3,80	3,73	660	115,00	92,74
10.	Manufacture of Cement & Cement Products	1	-	1	2	5	1	563	57,67	55,92
11.	Basic Metals & Metal Products	12	5	5	203	34,34	28,60	6,157	2269,40	1691,78
	(a) Iron and Steel	-	-	-	122	28,46	25,79	1,775	1327,35	943,90
	(b) Non-Ferrous Metals	-	-	-	16	50	46	474	304,61	248,52
	(c) Other Metal Products	12	5	5	65	5,38	2,35	3,908	637,43	499,37
12.	Engineering	9	8	13	156	23,66	21,42	7,834	1984,71	1757,66
	(a) Heavy Engineering	-	-	-	33	9,42	9,21	827	675,77	623,27
	(b) Light Engineering	2	1	1	58	9,82	9,39	3,157	449,56	351,06
	(c) Electrical Machinery & Goods	3	3	10	48	3,84	2,37	2,626	708,89	605,29
	(d) Electronic Machinery & Goods	4	5	2	17	58	46	1,224	150,48	178,03
13.	Vehicles, Vehicle Parts & Transport Equipments	9	12	9	15	25	24	1,346	179,07	147,19
14.	Other Industries	3,58,471	113,64	104,51	113	37,22	28,40	9,68,271	1227,87	1149,07
15.	Electricity, Gas & Water	-	-	-	8	34,52	33,60	691	468,45	376,37
	(a) Electricity Generation & Transmission	-	-	-	5	32,98	31,87	514	449,55	357,78
	(b) Non-Conventional Energy	-	-	-	3	1,54	1,73	78	2,60	2,72
	(c) Gas, Steam & Water Supply	-	-	-	-	-	-	99	16,29	15,86
16.	Construction	7	17	20	43	18,12	17,32	2,217	171,65	155,16
III.	TRANSPORT OPERATORS	35,793	13,07	12,69	108	3,66	3,02	1,17,080	300,04	271,70
IV.	PROFESSIONAL AND OTHER SERVICES	34,749	12,56	11,70	211	68,48	65,31	1,52,161	739,36	671,22
V.	PERSONAL LOANS	66,351	76,31	65,87	4,710	23,53	20,49	7,64,600	2035,01	1564,98
	1. Loans for Purchase of Consumer Durables	6,239	9,86	8,98	67	17	16	23,694	34,51	29,21
	2. Loans for Housing	3,107	26,71	23,37	386	4,03	3,88	69,105	750,42	684,92
	3. Rest of the Personal Loans	57,005	39,75	33,52	4,257	19,34	16,46	6,71,801	1250,07	850,84
VI.	TRADE	2,54,605	108,76	103,17	1,067	212,84	144,71	9,56,739	2342,93	1962,87
	1. Wholesale Trade	138	78	74	761	185,29	121,53	28,006	1438,95	1108,41
	2. Retail Trade	2,54,467	107,98	102,43	306	27,55	23,18	9,28,733	903,98	854,46
VII.	FINANCE	4	9	2	140	112,70	86,54	1,555	711,51	612,02
VIII.	ALL OTHERS	51,225	23,06	21,14	1,242	11,74	10,06	3,12,265	1218,01	1084,86
TOTAL BANK CREDIT		12,32,167	488,85	443,53	8,365	740,47	586,44	46,88,192	20055,25	16636,68
OF WHICH :										
	1. Artisans & Village Industries	3,16,996	99,32	91,03	15	3	2	6,58,571	265,78	253,72
	2. Other Small Scale Industries	39,560	14,38	13,62	326	31,33	28,44	2,98,953	1594,93	1500,35