

**Table No.5.7 - State and Population 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	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	10,09,191	532,58	483,33	2,78,234	178,40	161,56
1. Direct Finance	9,98,773	464,67	433,55	2,76,051	154,12	141,88
2. Indirect Finance	10,418	67,91	49,79	2,183	24,28	19,68
II. INDUSTRY	7,07,622	971,24	859,62	1,93,658	571,71	509,75
1. Mining & Quarrying	120	1,54	1,56	73	89	87
2. Food Manufacturing and Processing	5,301	195,66	163,11	3,544	126,54	90,81
(a) Rice Mills, Flour and Dal Mills	769	9,12	8,33	342	11,22	10,36
(b) Sugar	6	3	3	11	21	30
(c) Edible Oils and Vanaspati	371	4,57	4,46	284	6,34	6,80
(d) Tea Processing	123	166,25	135,95	109	92,29	57,57
(e) Processing of Fruits & Vegetables	27	1,46	1,53	29	1,06	77
(f) Others	4,005	14,23	12,82	2,769	15,41	15,02
3. Beverage and Tobacco	119	1,17	1,24	72	2,39	1,72
4. Textiles	1,773	59,71	58,36	1,695	70,58	50,02
(a) Cotton Textiles	142	15,18	13,96	146	8,35	8,63
(b) Jute Textiles	104	13,29	13,39	136	33,59	21,72
(c) Handloom Textiles & Khadi	293	1,43	1,41	185	1,13	1,21
(d) Other Textiles	1,234	29,80	29,60	1,228	27,50	18,46
5. Paper, Paper Products and Printing	349	18,83	17,68	416	3,78	4,65
6. Leather and Leather Products	210	2,38	2,22	271	1,67	1,75
7. Rubber and Rubber Products	117	11,30	9,96	218	33,14	36,03
8. Chemicals and Chemical Products	508	58,33	58,24	705	57,15	57,09
(a) Heavy Industrial Chemicals	31	2,81	3,21	20	1,43	1,35
(b) Fertilizers	18	1,24	1,43	15	2,03	1,71
(c) Drugs and Pharmaceuticals	54	3,19	3,08	121	3,76	3,41
(d) Non-Edible Oils	7	41	49	12	65	53
(e) Other Chemicals & Chemical Products	398	50,69	50,04	537	49,29	50,09
9. Petroleum, Coal Products & Nuclear Fuels	174	5,36	6,54	123	8,99	8,85
10. Manufacture of Cement & Cement Products	197	5,98	5,85	162	2,18	1,86
11. Basic Metals & Metal Products	852	152,88	119,48	787	45,54	43,57
(a) Iron and Steel	199	57,65	52,70	158	36,63	33,02
(b) Non-Ferrous Metals	46	52,50	42,27	58	1,63	2,42
(c) Other Metal Products	607	42,74	24,51	571	7,29	8,13
12. Engineering	900	130,81	105,86	774	61,10	60,41
(a) Heavy Engineering	54	101,67	77,36	55	10,57	11,41
(b) Light Engineering	325	9,71	10,17	225	2,82	2,85
(c) Electrical Machinery & Goods	372	18,40	17,25	293	45,29	44,05
(d) Electronic Machinery & Goods	149	1,03	1,09	201	2,42	2,10
13. Vehicles, Vehicle Parts & Transport						

Equipments	306	8,53	7,84	221	4,67	4,30
14. Other Industries	6,96,233	309,43	293,77	1,84,080	135,89	132,69
15. Electricity, Gas & Water	238	2,95	2,47	92	7,30	4,89
(a) Electricity Generation & Transmission	150	1,93	1,52	60	5,08	3,18
(b) Non-Conventional Energy	60	86	81	7	7	7
(c) Gas, Steam & Water Supply	28	15	15	25	2,15	1,64
16. Construction	225	6,38	5,44	425	9,89	10,26
III. TRANSPORT OPERATORS	67,053	55,01	50,66	28,000	48,93	45,52
IV. PROFESSIONAL AND OTHER SERVICES	88,933	57,06	55,62	31,366	39,51	38,36
V. PERSONAL LOANS	1,56,518	215,57	192,71	93,438	221,09	198,62
1. Loans for Purchase of Consumer Durables	7,826	11,98	10,26	6,990	9,23	7,36
2. Loans for Housing	12,824	77,22	70,08	14,658	113,04	102,95
3. Rest of the Personal Loans	1,35,868	126,37	112,37	71,790	98,82	88,31
V I. TRADE	5,81,388	391,12	365,38	2,28,170	221,06	210,60
1. Wholesale Trade	8,888	59,11	45,82	8,474	36,76	32,80
2. Retail Trade	5,72,500	332,02	319,56	2,19,696	184,30	177,80
VII. FINANCE	309	10,36	8,27	179	13,18	12,49
VIII. ALL OTHERS	1,44,103	153,15	143,28	45,396	56,77	59,68
TOTAL BANK CREDIT	27,55,117	2386,09	2158,88	8,98,441	1350,65	1236,59
OF WHICH : 1. Artisans & Village Industries	5,15,143	188,72	178,48	1,10,280	50,13	48,51
2. Other Small Scale Industries	1,64,556	187,57	179,98	72,008	158,20	160,29

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	63,592	70,89	60,95	16,289	216,27	202,03
1. Direct Finance	61,645	60,98	54,70	14,174	93,90	88,79
2. Indirect Finance	1,947	9,90	6,25	2,115	122,37	113,24
II. INDUSTRY	76,994	1095,57	1016,61	38,212	9071,74	7175,17
1. Mining & Quarrying	64	5,06	3,04	191	705,36	516,89
2. Food Manufacturing and Processing	1,231	58,90	46,94	942	683,08	528,19
(a) Rice Mills, Flour and Dal Mills	247	14,71	13,46	84	6,15	5,93
(b) Sugar	-	-	-	7	1,28	2,53
(c) Edible Oils and Vanaspati	89	10,62	5,75	124	36,78	28,56
(d) Tea Processing	51	21,47	16,25	375	511,26	374,21
(e) Processing of Fruits & Vegetables	31	1,34	1,05	23	1,44	3,20
(f) Others	813	10,78	10,43	329	126,17	113,77
3. Beverage and Tobacco	37	3,90	3,71	149	477,40	308,69
4. Textiles	1,281	173,62	139,73	1,789	1026,22	801,66
(a) Cotton Textiles	86	6,70	8,18	330	251,35	190,10
(b) Jute Textiles	115	143,57	109,86	243	219,16	172,86
(c) Handloom Textiles & Khadi	79	52	52	21	5,18	4,91
(d) Other Textiles	1,001	22,84	21,18	1,195	550,54	433,79
5. Paper, Paper Products and Printing	543	34,32	25,77	1,636	220,98	187,29
6. Leather and Leather Products	249	3,81	3,78	1,230	288,41	222,55
7. Rubber and Rubber Products	188	7,48	12,23	420	127,59	123,46
8. Chemicals and Chemical Products	874	70,13	58,71	2,432	705,12	597,32
(a) Heavy Industrial Chemicals	82	13,59	14,06	232	197,03	163,11
(b) Fertilizers	19	71	53	52	44,80	34,05
(c) Drugs and Pharmaceuticals	134	4,45	6,33	518	163,96	140,32

(d) Non-Edible Oils	16	1,65	1,73	39	4,33	3,65
(e) Other Chemicals & Chemical Products	623	49,73	36,06	1,591	295,01	256,19
9. Petroleum, Coal Products & Nuclear Fuels	144	10,12	9,40	219	90,52	67,95
10. Manufacture of Cement & Cement Products	109	4,76	4,89	95	44,74	43,32
11. Basic Metals & Metal Products	1,903	278,17	208,73	2,615	1792,80	1320,00
(a) Iron and Steel	528	229,46	155,39	890	1003,63	702,79
(b) Non-Ferrous Metals	81	8,52	9,31	289	241,97	194,51
(c) Other Metal Products	1,294	40,19	44,04	1,436	547,20	422,69
12. Engineering	1,923	249,02	330,83	4,237	1543,77	1260,56
(a) Heavy Engineering	227	83,82	142,90	491	479,70	391,60
(b) Light Engineering	931	30,50	26,87	1,676	406,53	311,17
(c) Electrical Machinery & Goods	530	82,19	75,96	1,431	563,02	468,04
(d) Electronic Machinery & Goods	235	52,51	85,09	639	94,53	89,74
13. Vehicles, Vehicle Parts & Transport Equipments	226	37,79	23,23	593	128,08	111,82
14. Other Industries	67,680	135,45	132,94	20,278	647,11	589,68
15. Electricity, Gas & Water	78	11,61	2,13	283	446,58	366,88
(a) Electricity Generation & Transmission	65	11,35	1,90	239	431,18	351,19
(b) Non-Conventional Energy	5	5	5	6	1,62	1,80
(c) Gas, Steam & Water Supply	8	20	18	38	13,78	13,90
16. Construction	464	11,40	10,55	1,103	143,98	128,91
III. TRANSPORT OPERATORS	13,346	36,56	35,69	8,681	159,53	139,83
IV. PROFESSIONAL AND OTHER SERVICES	17,957	58,56	56,56	13,905	584,23	520,68
V. PERSONAL LOANS	89,158	242,26	216,69	4,25,486	1356,08	956,97
1. Loans for Purchase of Consumer Durables	4,874	5,64	4,68	4,004	7,66	6,91
2. Loans for Housing	14,653	118,63	108,44	26,970	441,53	403,46
3. Rest of the Personal Loans	69,631	117,98	103,56	3,94,512	906,90	546,60
VI. TRADE	95,976	207,74	187,07	51,205	1523,00	1199,82
1. Wholesale Trade	4,329	73,31	57,40	6,315	1269,77	972,39
2. Retail Trade	91,647	134,43	129,67	44,890	253,24	227,43
VII. FINANCE	121	6,60	6,19	946	681,38	585,07
VIII. ALL OTHERS	48,965	117,98	110,18	73,801	890,10	771,72
TOTAL BANK CREDIT	4,06,109	1836,16	1689,93	6,28,525	14482,35	11551,29
OF WHICH : 1. Artisans & Village Industries	29,825	21,20	21,28	3,323	5,73	5,45
2. Other Small Scale Industries	38,941	273,81	277,22	23,448	975,35	882,86