

**Table No. 5. 9 - District-Wise Classification of Outstanding Credit of
Scheduled Commercial Banks According to Occupation
March 1996 (Part 13 of 26)**

**EASTERN REGION
STATE : WEST BENGAL**

(Amount in Rupees Thousand)

OCCUPATION	BANKURA		BARDDHAMAN		BIRBHUM		CALCUTTA	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	88,186	31,67,05	1,24,582	83,12,51	1,11,726	43,00,97	16,289	202,03,46
1. Direct Finance	85,569	27,71,58	1,22,403	74,93,93	1,10,837	37,38,34	14,174	88,79,16
2. Indirect Finance	2,617	3,95,47	2,179	8,18,58	889	5,62,63	2,115	113,24,30
II. INDUSTRY	78,965	30,89,87	75,148	384,70,92	39,820	30,32,78	38,212	7175,16,70
1. Mining & Quarrying	16	23,24	24	2,04,78	51	63,89	191	516,88,63
2. Manufacturing & Processing	78,875	27,51,87	74,885	377,18,20	39,736	29,34,84	36,635	6162,49,07
3. Electricity, Gas & Water	24	12,67	44	32,34	13	7,93	283	366,88,13
4. Construction	50	3,02,09	195	5,15,60	20	26,12	1,103	128,90,87
III. TRANSPORT OPERATORS	5,245	3,06,73	9,180	13,92,49	5,790	3,76,78	8,681	139,82,94
IV. PROFESSIONAL AND OTHER SERVICES	11,583	6,56,71	16,242	23,83,45	7,984	3,94,24	13,905	520,68,16
V. PERSONAL LOANS	12,061	16,10,69	45,328	75,54,22	17,532	25,55,35	4,25,486	956,96,54
1. Loans for Purchase of Consumer Durables	611	24,98	4,214	4,46,23	2,394	3,97,44	4,004	6,90,65
2. Loans for Housing	1,547	7,33,27	3,640	25,99,90	2,191	11,93,54	26,970	403,45,55
3. Rest of the Personal Loans	9,903	8,52,44	37,474	45,08,09	12,947	9,64,37	3,94,512	546,60,34
VI. TRADE	32,937	22,71,85	76,196	81,16,38	54,452	36,25,41	51,205	1199,81,92
1. Wholesale Trade	895	1,96,97	2,040	16,90,85	2,133	3,20,83	6,315	972,39,34
2. Retail Trade	32,042	20,74,88	74,156	64,25,53	52,319	33,04,58	44,890	227,42,58
VII. FINANCE	33	33,49	109	5,53,98	11	1,95,45	946	585,06,89
VIII. ALL OTHERS	8,128	10,42,76	34,009	57,73,54	8,606	4,96,01	73,801	771,72,02
TOTAL BANK CREDIT	2,37,138	121,79,15	3,80,794	725,57,49	2,45,921	149,76,99	6,28,525	11551,28,63
OF WHICH: 1. Artisans & Village Industries	57,329	14,00,30	46,502	20,03,15	27,509	11,39,28	3,323	5,44,52
2. Other Small Scale Industries	17,280	8,59,46	25,354	62,53,92	10,839	13,60,78	23,448	882,85,63

OCCUPATION	DAKSHIN DINAJPUR		DARJILING		HAORA		HUGLI	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	9	10	11	12	13	14	15	16
I. AGRICULTURE	33,563	10,63,94	40,871	30,34,22	22,394	17,44,49	67,530	57,54,28
1. Direct Finance	32,977	10,36,62	40,829	24,26,71	21,981	13,15,61	66,195	48,51,82
2. Indirect Finance	586	27,32	42	6,07,51	413	4,28,88	1,335	9,02,46
II. INDUSTRY	20,305	5,12,22	7,235	86,37,36	44,683	375,09,77	62,837	185,67,13
1. Mining & Quarrying	-	-	4	1,89	20	41,91	14	13,11
2. Manufacturing & Processing	20,305	5,12,22	7,072	83,31,11	44,568	372,48,41	62,732	183,53,99
3. Electricity, Gas & Water	-	-	10	22,70	23	25,19	31	1,04,56
4. Construction	-	-	149	2,81,66	72	1,94,26	60	95,47
III. TRANSPORT OPERATORS	2,374	1,55,28	1,935	8,10,64	4,975	7,48,33	7,147	10,32,54
IV. PROFESSIONAL AND OTHER SERVICES	719	49,26	5,744	10,64,09	14,208	18,68,34	8,903	8,06,72
V. PERSONAL LOANS	3,173	2,90,08	12,738	27,63,98	26,739	58,43,67	30,702	64,64,73
1. Loans for Purchase of Consumer Durables	191	16,92	710	86,59	1,085	1,57,52	579	61,44
2. Loans for Housing	111	74,40	1,388	12,10,32	3,671	26,92,15	5,613	36,35,49
3. Rest of the Personal								

Loans	2,871	1,98,76	10,640	14,67,07	21,983	29,94,00	24,510	27,67,80
VI. TRADE	17,820	7,87,17	27,014	57,29,61	41,125	71,19,39	63,664	55,64,59
1. Wholesale Trade	29	11,92	993	16,79,42	1,342	37,78,69	1,660	8,36,90
2. Retail Trade	17,791	7,75,25	26,021	40,50,19	39,783	33,40,70	62,004	47,27,69
VII. FINANCE	-	-	6	2,65,22	16	77,37	34	72,95
VIII. ALL OTHERS	2,521	1,06,13	5,303	7,81,01	18,095	62,53,08	21,253	61,17,89
TOTAL BANK CREDIT	80,475	29,64,08	1,00,846	230,86,13	1,72,235	611,64,44	2,62,070	443,80,83
OF WHICH: 1. Artisans & Village Industries	16,937	3,64,99	2,660	2,21,16	23,595	11,11,49	38,245	17,33,42
2. Other Small Scale Industries	2,839	1,24,50	3,799	28,88,10	16,425	151,57,02	22,694	48,41,52

OCCUPATION	JALPAIGURI		KOCH BIHAR		MALDAH		MEDINIPUR	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	17	18	19	20	21	22	23	24
I. AGRICULTURE	71,987	23,25,01	89,588	21,87,88	72,714	31,88,72	2,17,195	124,72,95
1. Direct Finance	71,928	22,01,28	89,413	21,07,52	72,321	29,81,34	2,14,590	118,58,36
2. Indirect Finance	59	1,23,73	175	80,36	393	2,07,38	2,605	6,14,59
II. INDUSTRY	32,278	198,23,06	29,053	16,93,39	54,655	25,55,12	1,42,052	132,18,07
1. Mining & Quarrying	8	9,95	2	1,07	6	4,90	27	94,91
2. Manufacturing & Processing	32,232	196,75,34	29,021	16,42,14	54,611	25,04,50	1,41,845	127,84,52
3. Electricity, Gas & Water	4	2,39	5	2,65	8	4,80	31	14,87
4. Construction	34	1,35,38	25	47,53	30	40,92	149	3,23,77
III. TRANSPORT OPERATORS	5,027	4,69,37	8,164	5,21,57	5,260	5,31,76	9,125	12,05,79
IV. PROFESSIONAL AND OTHER SERVICES	7,889	5,69,53	7,736	4,16,15	2,702	2,24,66	13,851	11,16,25
V. PERSONAL LOANS	12,234	20,19,11	10,325	10,37,34	9,710	12,98,69	43,790	58,10,19
1. Loans for Purchase of Consumer Durables	888	78,58	910	59,54	571	79,39	1,594	1,82,49
2. Loans for Housing	1,098	7,82,58	666	5,19,22	1,336	4,98,87	3,385	19,93,72
3. Rest of the Personal Loans	10,248	11,57,95	8,749	4,58,58	7,803	7,20,43	38,811	36,33,98
VI. TRADE	60,065	35,63,24	65,696	28,70,11	28,860	21,57,18	70,240	65,05,41
1. Wholesale Trade	1,662	3,90,33	452	1,57,91	262	1,93,92	2,104	5,45,50
2. Retail Trade	58,403	31,72,91	65,244	27,12,20	28,598	19,63,26	68,136	59,59,91
VII. FINANCE	29	4,13,76	1	12,00	7	1,85,14	38	90,95
VIII. ALL OTHERS	9,448	6,98,01	7,002	3,86,18	10,308	8,23,07	29,149	33,08,85
TOTAL BANK CREDIT	1,98,957	298,81,09	2,17,565	91,24,62	1,84,216	109,64,34	5,25,440	437,28,46
OF WHICH: 1. Artisans & Village Industries	20,503	7,26,71	20,635	7,00,00	45,539	14,82,85	94,403	44,70,96
2. Other Small Scale Industries	10,350	16,94,34	7,677	7,82,31	7,448	8,47,43	41,053	38,08,40

OCCUPATION	MURSHIDABAD		NADIA		NORTH 24 PARGANAS		PURULIYA	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	25	26	27	28	29	30	31	32
I. AGRICULTURE	72,391	37,05,19	92,866	43,42,97	83,079	63,93,56	44,318	15,21,85
1. Direct Finance	71,662	33,42,57	92,564	35,27,35	82,477	54,18,29	43,808	13,78,50
2. Indirect Finance	729	3,62,62	302	8,15,62	602	9,75,27	510	1,43,35
II. INDUSTRY	50,014	27,97,23	64,646	114,17,15	85,452	321,33,31	56,114	25,07,84
1. Mining & Quarrying	15	13,76	6	1,92	12	15,74	33	11,88
2. Manufacturing & Processing	49,978	27,64,73	64,562	112,15,36	85,202	314,12,20	56,049	24,70,69
3. Electricity, Gas & Water	4	4,53	23	1,69,95	75	4,24,26	20	8,20
4. Construction	17	14,21	55	29,92	163	2,81,11	12	17,07
III. TRANSPORT OPERATORS	7,525	6,33,21	5,240	5,18,31	11,216	23,66,84	4,942	4,31,04
IV. PROFESSIONAL AND OTHER SERVICES	5,518	5,74,74	5,729	5,17,53	12,746	27,20,49	4,664	2,80,13

V. PERSONAL LOANS	20,961	21,52,00	15,434	22,97,40	44,413	116,13,19	6,838	10,70,31
1. Loans for Purchase of Consumer Durables	1,571	1,48,36	941	83,51	1,950	2,09,30	168	16,91
2. Loans for Housing	1,129	7,47,46	3,041	10,67,56	8,402	65,13,08	819	3,53,16
3. Rest of the Personal Loans	18,261	12,56,18	11,452	11,46,33	34,061	48,90,81	5,851	7,00,24
VI. TRADE	88,393	54,63,92	57,164	37,52,65	82,179	85,69,79	33,278	22,56,75
1. Wholesale Trade	942	5,84,89	1,018	3,47,47	3,852	14,47,98	778	1,97,69
2. Retail Trade	87,451	48,79,03	56,146	34,05,18	78,327	71,21,81	32,500	20,59,06
VII. FINANCE	18	7,59	29	19,77	86	1,72,10	19	24,76
VIII. ALL OTHERS	15,617	7,44,14	13,712	7,98,25	30,917	24,58,35	8,762	5,31,19
TOTAL BANK CREDIT	2,60,437	160,78,02	2,54,820	236,64,03	3,50,088	664,27,63	1,58,935	86,23,87
OF WHICH: 1. Artisans & Village Industries	34,641	13,22,81	46,271	16,49,48	47,116	23,70,41	37,967	10,92,98
2. Other Small Scale Industries	12,983	10,18,87	14,633	26,60,26	32,787	111,00,28	15,514	12,48,62

OCCUPATION		SOUTH 24 PARGANAS		UTTAR DINAJPUR	
		No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
		33	34	35	36
I. AGRICULTURE		65,440	49,92,11	52,587	20,76,11
1. Direct Finance		64,722	46,22,11	52,193	19,40,83
2. Indirect Finance		718	3,70,00	394	1,35,28
II. INDUSTRY		1,03,697	410,09,33	31,320	16,24,09
1. Mining & Quarrying		15	40,70	4	2,83
2. Manufacturing & Processing		1,03,527	405,57,16	31,295	16,00,93
3. Electricity, Gas & Water		80	1,05,20	13	6,48
4. Construction		75	3,06,27	8	13,85
III. TRANSPORT OPERATORS		9,821	11,71,15	5,433	5,14,83
IV. PROFESSIONAL AND OTHER SERVICES		10,843	11,89,66	1,195	2,22,19
V. PERSONAL LOANS		21,938	56,63,49	5,198	7,56,81
1. Loans for Purchase of Consumer Durables		1,055	1,53,25	258	28,22
2. Loans for Housing		3,715	31,90,40	383	3,41,36
3. Rest of the Personal Loans		17,168	23,19,84	4,557	3,87,23
VI. TRADE		70,145	58,03,34	36,306	21,48,58
1. Wholesale Trade		768	10,82,08	761	1,38,59
2. Retail Trade		69,377	47,21,26	35,545	20,09,99
VII. FINANCE		161	5,45,62	12	25,41
VIII. ALL OTHERS		13,348	8,31,65	2,286	1,63,88
TOTAL BANK CREDIT		2,95,393	612,06,35	1,34,337	75,31,90
OF WHICH: 1. Artisans & Village Industries		70,763	24,56,84	24,633	5,80,30
2. Other Small Scale Industries		27,729	61,65,97	6,101	9,37,41