

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2005**

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>7,10,694</b>	<b>1671,26</b>	<b>1433,69</b>	<b>1,41,204</b>	<b>539,57</b>	<b>466,38</b>
1. Direct Finance	6,87,440	1509,29	1296,40	1,38,387	458,19	397,45
2. Indirect Finance	23,254	161,97	137,29	2,817	81,39	68,93
<b>II. INDUSTRY</b>	<b>3,82,888</b>	<b>2177,50</b>	<b>1542,61</b>	<b>76,224</b>	<b>1125,53</b>	<b>947,42</b>
1. Mining & Quarrying	66	130,92	36,00	106	14,47	12,09
2. Food Manufacturing & Processing	42,247	257,11	199,60	7,030	194,30	158,07
(a) Rice Mills, Flour & Dal Mills	38,425	78,05	64,55	6,087	64,35	57,98
(b) Sugar	6	28	28	1	2	2
(c) Edible Oils & Vanaspati	338	13,45	8,51	179	13,47	10,89
(d) Tea Processing	48	102,59	95,05	59	74,18	54,51
(e) Processing of Fruits & Vegetables	38	4,00	3,57	27	4,17	3,64
(f) Others	3,392	58,74	27,65	677	38,12	31,03
3. Beverage & Tobacco	49	9,41	4,74	64	12,07	10,47
4. Textiles	4,612	108,73	96,29	1,915	49,69	31,64
(a) Cotton Textiles	282	63,46	59,67	78	1,81	1,60
(b) Jute & Other Natural Fibre Textiles	628	14,65	12,10	77	25,06	12,59
(c) Handloom Textiles & Khadi	1,279	4,83	4,14	277	3,17	2,72
(d) Other Textiles & Textile Products	2,423	25,79	20,38	1,483	19,65	14,73
5. Paper, Paper Products & Printing	241	13,74	11,19	281	10,56	8,08
6. Leather & Leather Products	197	14,60	11,29	140	2,78	2,61
7. Rubber & Plastic Products	182	108,93	88,47	181	11,32	10,33
8. Chemicals & Chemical Products	273	34,88	31,53	209	65,72	59,13
(a) Heavy Industrial Chemicals	21	12,17	10,52	8	4,41	2,65
(b) Fertilisers	3	1,01	1,01	4	1,14	75
(c) Drugs & Pharmaceuticals	71	6,04	5,31	61	2,43	2,13
(d) Non-Edible Oils	3	15	15	6	53	43
(e) Other Chemicals & Chemical Products	175	15,51	14,54	130	57,20	53,16
9. Petroleum, Coal Products & Nuclear Fuels	19	524,29	396,71	23	123,47	88,85
10. Manufacture of Cement & Cement Products	157	5,77	4,47	170	10,80	9,45
11. Basic Metals & Metal Products	518	127,83	96,57	413	232,70	221,44
(a) Iron & Steel	75	69,38	47,04	54	57,83	48,84
(b) Non-Ferrous Metals	24	15,17	11,23	22	108,01	106,17
(c) Metal Products	419	43,28	38,30	337	66,86	66,43
12. Engineering	1,041	148,21	112,49	432	91,22	83,47
(a) Heavy Engineering	62	83,63	68,95	84	22,79	19,80
(b) Light Engineering	725	40,67	24,67	197	11,40	9,58
(c) Electrical Machinery & Goods	190	17,57	13,34	101	53,69	50,86
(d) Electronic Machinery & Goods	64	6,34	5,53	50	3,35	3,23
13. Vehicles, Vehicle Parts & Transport Equipments	286	12,84	10,61	121	21,52	21,11
14. Other Industries	3,28,128	430,90	339,60	61,949	175,50	140,35
15. Electricity, Gas & Water	21	142,76	5,94	37	7,47	5,22
(a) Electricity Generation & Transmission	13	140,13	5,08	16	5,76	3,70
(b) Non-Conventional Energy	1	4	4	14	90	78
(c) Gas, Steam & Water Supply	7	2,59	82	7	81	74
16. Construction	4,851	106,57	97,11	3,153	101,95	85,11
<b>III. TRANSPORT OPERATORS</b>	<b>29,279</b>	<b>119,30</b>	<b>99,38</b>	<b>7,605</b>	<b>62,95</b>	<b>45,93</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>47,394</b>	<b>190,91</b>	<b>151,00</b>	<b>13,749</b>	<b>144,60</b>	<b>115,53</b>
<b>V. PERSONAL LOANS</b>	<b>4,08,709</b>	<b>2692,49</b>	<b>2168,85</b>	<b>1,98,184</b>	<b>1765,62</b>	<b>1420,99</b>
1. Loans for Purchase of Consumer Durables	56,231	339,70	247,02	20,537	94,24	70,60
2. Loans for Housing	41,146	894,75	788,65	35,021	794,83	690,81
3. Rest of the Personal Loans	3,11,332	1458,05	1133,18	1,42,626	876,55	659,59
<b>VI. TRADE</b>	<b>3,68,834</b>	<b>1168,48</b>	<b>956,83</b>	<b>1,09,834</b>	<b>980,55</b>	<b>798,18</b>
1. Wholesale Trade	10,793	141,85	116,61	3,956	158,22	133,36
2. Retail Trade	3,58,041	1026,63	840,23	1,05,878	822,33	664,82
<b>VII. FINANCE</b>	<b>1,785</b>	<b>13,29</b>	<b>7,09</b>	<b>430</b>	<b>26,59</b>	<b>10,57</b>
<b>VIII. ALL OTHERS</b>	<b>1,12,596</b>	<b>583,66</b>	<b>350,09</b>	<b>38,192</b>	<b>267,99</b>	<b>226,59</b>
<b>TOTAL BANK CREDIT</b>	<b>20,62,179</b>	<b>8616,89</b>	<b>6709,56</b>	<b>5,85,422</b>	<b>4913,40</b>	<b>4031,58</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	3,09,585	414,96	321,61	57,707	219,19	177,86
2. Other Small Scale Industries	50,386	254,51	194,28	10,448	130,16	112,83

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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>41,031</b>	<b>382,02</b>	<b>333,94</b>	<b>54,000</b>	<b>2150,73</b>	<b>1621,79</b>
1. Direct Finance	39,609	316,14	282,57	51,361	874,03	693,74
2. Indirect Finance	1,422	65,88	51,37	2,639	1276,70	928,05
<b>II. INDUSTRY</b>	<b>27,254</b>	<b>2456,25</b>	<b>1848,34</b>	<b>73,554</b>	<b>42850,37</b>	<b>24524,72</b>
1. Mining & Quarrying	106	41,75	40,40	198	1122,79	454,66
2. Food Manufacturing & Processing	3,125	257,68	197,78	15,751	3603,24	2616,20
(a) Rice Mills, Flour & Dal Mills	1,693	89,73	70,80	139	161,17	133,81
(b) Sugar	4	31	28	69	1067,99	636,88
(c) Edible Oils & Vanaspati	125	34,71	22,01	117	128,96	108,58
(d) Tea Processing	111	76,63	57,64	728	1846,45	1424,61
(e) Processing of Fruits & Vegetables	32	5,04	4,62	22	14,39	12,93
(f) Others	1,160	51,26	42,42	14,676	384,28	299,39
3. Beverage & Tobacco	61	11,83	8,68	75	181,06	105,56
4. Textiles	1,547	68,89	57,33	11,023	2938,67	1479,14
(a) Cotton Textiles	156	22,69	16,89	527	625,96	509,01
(b) Jute & Other Natural Fibre Textiles	90	14,03	11,36	1,346	842,76	399,81
(c) Handloom Textiles & Khadi	403	2,48	2,43	149	21,24	14,77
(d) Other Textiles & Textile Products	898	29,69	26,64	9,001	1448,71	555,56
5. Paper, Paper Products & Printing	333	28,62	22,89	1,214	1906,06	436,87
6. Leather & Leather Products	151	13,07	10,51	1,769	886,65	710,98
7. Rubber & Plastic Products	411	44,15	37,50	910	792,17	511,38
8. Chemicals & Chemical Products	426	318,82	281,61	10,407	3077,34	1735,83
(a) Heavy Industrial Chemicals	48	235,67	211,02	225	1754,42	736,70
(b) Fertilisers	4	3,10	3,85	17	204,68	204,49
(c) Drugs & Pharmaceuticals	90	7,18	6,23	315	210,21	178,64
(d) Non-Edible Oils	16	9,56	8,69	15	3,11	2,70
(e) Other Chemicals & Chemical Products	268	63,31	51,81	9,835	904,93	613,30
9. Petroleum, Coal Products & Nuclear Fuels	47	408,62	216,45	177	733,67	650,64
10. Manufacture of Cement & Cement Products	87	23,39	15,19	119	276,57	221,39
11. Basic Metals & Metal Products	1,129	577,59	424,99	6,823	10131,51	4695,11
(a) Iron & Steel	388	462,02	337,58	1,138	8047,40	3383,54
(b) Non-Ferrous Metals	46	56,69	35,32	241	1044,03	554,78
(c) Metal Products	695	58,88	52,09	5,444	1040,08	756,79
12. Engineering	1,865	297,72	229,64	4,010	6007,13	3636,08
(a) Heavy Engineering	473	104,41	89,69	625	1041,22	657,08
(b) Light Engineering	996	103,69	91,19	1,931	2098,88	1588,53
(c) Electrical Machinery & Goods	279	83,16	43,04	996	2300,60	1274,05
(d) Electronic Machinery & Goods	117	6,46	5,72	458	566,43	116,42
13. Vehicles, Vehicle Parts & Transport Equipments	201	20,52	17,08	319	546,97	419,02
14. Other Industries	15,574	198,45	168,14	15,242	4912,45	2444,76
15. Electricity, Gas & Water	31	10,26	9,28	145	1316,87	972,23
(a) Electricity Generation & Transmission	18	9,32	8,43	117	1272,62	951,73
(b) Non-Conventional Energy	1	10	5	6	1,53	1,32
(c) Gas, Steam & Water Supply	12	83	80	22	42,73	19,19
16. Construction	2,160	134,90	110,87	5,372	4417,20	3434,86
<b>III. TRANSPORT OPERATORS</b>	<b>4,519</b>	<b>68,22</b>	<b>54,06</b>	<b>7,879</b>	<b>819,93</b>	<b>629,72</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>12,248</b>	<b>278,58</b>	<b>203,91</b>	<b>11,833</b>	<b>3449,45</b>	<b>2694,92</b>
<b>V. PERSONAL LOANS</b>	<b>2,31,694</b>	<b>2585,17</b>	<b>2140,42</b>	<b>4,52,137</b>	<b>9427,21</b>	<b>7216,70</b>
1. Loans for Purchase of Consumer Durables	15,702	74,22	64,15	24,727	174,31	150,77
2. Loans for Housing	48,853	1177,94	1039,26	80,622	3425,88	3004,81
3. Rest of the Personal Loans	1,67,139	1333,01	1037,01	3,46,788	5827,02	4061,11
<b>VI. TRADE</b>	<b>53,175</b>	<b>1136,32</b>	<b>921,48</b>	<b>31,790</b>	<b>7467,85</b>	<b>5567,45</b>
1. Wholesale Trade	4,652	333,94	282,22	10,650	5189,24	4045,91
2. Retail Trade	48,523	802,38	639,26	21,140	2278,61	1521,54
<b>VII. FINANCE</b>	<b>661</b>	<b>3016,37</b>	<b>11,87</b>	<b>2,424</b>	<b>4203,18</b>	<b>3025,44</b>
<b>VIII. ALL OTHERS</b>	<b>53,777</b>	<b>646,01</b>	<b>433,72</b>	<b>89,305</b>	<b>2274,40</b>	<b>1590,59</b>
<b>TOTAL BANK CREDIT</b>	<b>4,24,359</b>	<b>10568,94</b>	<b>5947,74</b>	<b>7,22,922</b>	<b>72643,12</b>	<b>46871,33</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	11,797	50,62	42,15	2,792	169,29	157,52
2. Other Small Scale Industries	8,804	431,41	354,84	9,296	2210,33	1855,02