

**Table No. 5.6 - State and Bank Group -Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1997 (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	Credit	Amount	No. of	Credit	Amount	No. of	Credit	Amount
		Accounts	Limit	Out- standing	Accounts	Limit	Out- standing	Accounts	Limit	Out- standing
		1	2	3	4	5	6	7	8	9
I.	AGRICULTURE	2,61,300	324,99	280,80	5,40,682	544,32	509,88	300	11,67	5,72
	1. Direct Finance	2,58,264	259,94	234,29	5,33,268	395,15	387,22	289	2,76	1,91
	2. Indirect Finance	3,036	65,05	46,51	7,414	149,17	122,66	11	8,90	3,81
II.	INDUSTRY	2,14,001	5131,12	3462,26	3,82,369	4942,91	4245,02	1,295	2379,62	1683,84
	1. Mining & Quarrying	105	540,74	298,72	349	220,51	184,84	12	7,33	2,90
	2. Food Manufacturing and Processing	3,892	373,29	180,76	5,223	602,50	488,49	135	282,05	205,50
	(a) Rice Mills, Flour and Dal Mills	397	17,31	14,84	1,177	37,83	30,22	2	19	11
	(b) Sugar	5	25	20	27	1,94	2,87	—	—	—
	(c) Edible Oils and Vanaspati	357	32,84	20,42	526	25,26	23,52	8	21,05	12,65
	(d) Tea Processing	109	288,93	116,85	441	475,64	373,83	68	195,07	141,17
	(e) Processing of Fruits & Vegetables	39	4,13	4,16	75	3,41	4,46	1	3	3
	(f) Others	2,985	29,83	24,29	2,977	58,43	53,58	56	65,72	51,54
	3. Beverage and Tobacco	111	89,38	87,16	241	46,23	41,94	61	261,38	167,93
	4. Textiles	2,145	682,47	439,97	4,840	596,83	492,18	96	207,43	130,23
	(a) Cotton Textiles	191	203,73	137,75	522	120,10	111,50	21	21,51	15,31
	(b) Jute Textiles	224	132,98	73,58	316	214,11	166,92	18	27,30	18,86
	(c) Handloom Textiles & Khadi	160	98	93	537	7,70	8,27	—	—	—
	(d) Other Textiles	1,570	344,78	227,72	3,465	254,93	205,48	57	158,62	96,06
	5. Paper, Paper Products and Printing	823	90,58	61,07	2,140	168,22	144,87	29	27,47	22,05
	6. Leather and Leather Products	486	49,99	52,49	1,348	230,65	171,19	54	41,46	35,56
	7. Rubber and Rubber Products	286	24,22	22,56	607	142,99	148,77	25	46,35	37,11
	8. Chemicals and Chemical Products	1,242	375,57	276,13	3,124	390,18	352,55	190	322,76	270,88
	(a) Heavy Industrial Chemicals	60	169,00	57,43	233	40,59	30,90	56	107,57	87,85
	(b) Fertilizers	36	10,16	5,87	63	28,92	28,98	18	40,81	40,68
	(c) Drugs and Pharmaceuticals	192	80,96	124,91	516	76,30	75,17	31	28,09	19,39
	(d) Non-Edible Oils	21	2,02	1,89	45	3,78	3,53	3	1,60	67
	(e) Other Chemicals & Chemical Products	933	113,44	86,04	2,267	240,59	213,98	82	144,69	122,29
	9. Petroleum, Coal Products & Nuclear Fuels	253	22,13	21,84	328	57,27	47,61	14	22,11	13,66
	10. Manufacture of Cement & Cement Products	154	18,97	16,14	404	37,97	28,42	8	3,49	3,03
	11. Basic Metals & Metal Products	1,486	976,01	617,36	4,166	760,11	644,65	159	513,98	325,46
	(a) Iron and Steel	391	630,02	345,31	1,212	415,38	354,31	54	140,99	79,14
	(b) Non-Ferrous Metals	118	113,27	74,75	265	96,18	75,20	39	162,92	120,25
	(c) Other Metal Products	977	232,71	197,30	2,689	248,55	215,13	66	210,06	126,07
	12. Engineering	2,498	1039,09	827,13	4,822	719,89	599,32	235	292,31	175,62
	(a) Heavy Engineering	277	343,78	325,97	401	181,15	158,48	69	55,74	29,31

	(b) Light Engineering	914	304,19	115,22	1,928	108,54	99,19	69	134,18	69,89
	(c) Electrical Machinery & Goods	857	296,05	266,72	1,751	352,49	269,99	72	91,16	67,14
	(d) Electronic Machinery & Goods	450	95,07	119,22	742	77,70	71,66	25	11,24	9,29
13.	Vehicles, Vehicle Parts & Transport Equipments	397	84,67	68,06	1,054	79,07	67,04	33	4,94	3,17
14.	Other Industries	1,99,794	544,69	389,37	3,51,271	591,39	574,63	191	167,45	141,16
15.	Electricity, Gas & Water	94	195,66	84,25	688	211,21	173,33	24	157,86	133,02
	(a) Electricity Generation & Transmission	72	191,86	81,57	491	192,75	162,21	22	156,30	132,25
	(b) Non-Conventional Energy	6	10	10	89	2,43	1,85	—	—	—
	(c) Gas, Steam & Water Supply	16	3,71	2,58	108	16,04	9,27	2	1,56	77
16.	Construction	235	23,65	19,23	1,764	87,90	85,19	29	21,25	16,56
III.	TRANSPORT OPERATORS	18,823	73,77	61,90	48,361	225,79	211,95	10	3,02	1,75
IV.	PROFESSIONAL AND OTHER SERVICES	6,757	38,30	32,53	85,853	302,52	265,72	604	38,63	22,11
V.	PERSONAL LOANS	1,89,390	416,29	374,50	3,23,841	962,02	869,39	3,18,602	989,00	433,23
	1. Loans for Purchase of Consumer Durables	9,467	11,66	9,57	7,473	12,41	9,71	121	1,61	1,56
	2. Loans for Housing	22,567	196,59	184,03	62,667	432,22	388,18	418	12,60	12,49
	3. Rest of the Personal Loans	1,57,356	208,04	180,91	2,53,701	517,39	471,49	3,18,063	974,78	419,19
V I.	TRADE	1,90,143	508,07	400,98	4,84,118	1626,46	1394,26	326	118,83	83,15
	1. Wholesale Trade	8,061	276,01	191,48	14,937	892,90	673,07	126	84,47	67,12
	2. Retail Trade	1,82,082	232,06	209,50	4,69,181	733,56	721,20	200	34,37	16,03
VII.	FINANCE	155	196,55	141,34	1,301	324,03	271,60	101	308,33	306,59
VIII.	ALL OTHERS	23,282	235,22	184,11	2,20,283	1155,60	1047,91	508	24,11	20,96
TOTAL BANK CREDIT		9,03,851	6924,31	4938,43	20,86,808	10083,65	8815,73	3,21,746	3873,21	2557,35
OF WHICH : 1. Artisans & Village Industries		92,660	58,68	55,18	1,97,483	121,09	117,15	18	11	4
2. Other Small Scale Industries		1,04,596	422,16	399,94	1,41,272	973,08	879,13	129	75,44	57,47

(Amount in Rupees Lakh)

OCCUPATION		REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
		No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
		10	11	12	13	14	15	16	17	18
I.	AGRICULTURE	2,92,532	148,70	129,79	199	24,60	24,45	10,95,013	1054,27	950,65
	1. Direct Finance	2,90,526	146,17	127,71	196	22,44	22,37	10,82,543	826,46	773,50
	2. Indirect Finance	2,006	2,53	2,08	3	2,16	2,08	12,470	227,81	177,15
II.	INDUSTRY	2,96,041	127,77	112,68	988	392,00	321,34	8,94,694	12973,42	9825,13
	1. Mining & Quarrying	5	11	11	6	17,81	13,18	477	786,49	499,76
	2. Food Manufacturing and Processing	1,133	1,23	92	30	22,75	13,89	10,413	1281,82	889,56
	(a) Rice Mills, Flour and Dal Mills	38	68	45	2	5	5	1,616	56,05	45,67
	(b) Sugar	—	—	—	4	80	35	36	2,98	3,42
	(c) Edible Oils and Vanaspati	10	7	4	7	3,76	2,32	908	82,97	58,96
	(d) Tea Processing	—	—	—	11	13,99	7,07	629	973,63	638,93
	(e) Processing of Fruits & Vegetables	1	2	—	—	—	—	116	7,58	8,65
	(f) Others	1,084	47	42	6	4,16	4,10	7,108	158,61	133,93
	3. Beverage and Tobacco	1	1	1	9	28,47	28,81	423	425,46	325,84
	4. Textiles	46	33	32	120	105,29	77,88	7,247	1592,35	1140,58
	(a) Cotton Textiles	1	—	—	13	15,76	7,94	748	361,11	272,50
	(b) Jute Textiles	—	—	—	19	34,84	27,75	577	409,22	287,11
	(c) Handloom Textiles & Khadi	11	4	3	—	—	—	708	8,71	9,22
	(d) Other Textiles	34	29	29	88	54,69	42,19	5,214	813,31	571,74

5.	Paper, Paper Products and Printing	8	5	5	46	8,76	7,40	3,046	295,08	235,45
6.	Leather and Leather Products	2	1	1	89	13,30	11,17	1,979	335,41	270,42
7.	Rubber and Rubber Products	1	—	—	27	12,69	12,97	946	226,25	221,41
8.	Chemicals and Chemical Products	6	5	4	113	26,70	22,30	4,675	1115,26	921,91
(a)	Heavy Industrial Chemicals	—	—	—	6	18	16	355	317,34	176,34
(b)	Fertilizers	1	2	1	—	—	—	118	79,91	75,53
(c)	Drugs and Pharmaceuticals	—	—	—	14	1,52	1,38	753	186,88	220,86
(d)	Non-Edible Oils	—	—	—	3	35	13	72	7,75	6,22
(e)	Other Chemicals & Chemical Products	5	3	3	90	24,64	20,63	3,377	523,38	442,97
9.	Petroleum, Coal Products & Nuclear Fuels	3	2	2	7	5,73	3,67	605	107,27	86,79
10.	Manufacture of Cement & Cement Products	1	—	1	3	25	21	570	60,69	47,81
11.	Basic Metals & Metal Products	15	10	10	205	30,00	25,79	6,031	2280,20	1613,35
(a)	Iron and Steel	—	—	—	131	24,42	23,34	1,788	1210,81	802,10
(b)	Non-Ferrous Metals	—	—	—	17	51	47	439	372,89	270,67
(c)	Other Metal Products	15	10	10	57	5,08	1,98	3,804	696,50	540,58
12.	Engineering	16	13	21	171	29,12	25,78	7,742	2080,55	1628,06
(a)	Heavy Engineering	3	4	4	34	12,95	12,22	784	593,67	526,03
(b)	Light Engineering	4	4	4	54	8,01	6,66	2,969	554,95	291,00
(c)	Electrical Machinery & Goods	6	4	11	60	6,53	5,40	2,746	746,26	609,35
(d)	Electronic Machinery & Goods	3	1	1	23	1,64	1,50	1,243	185,67	201,68
13.	Vehicles, Vehicle Parts & Transport Equipments	10	15	13	16	47	37	1,510	169,30	138,77
14.	Other Industries	2,94,786	125,32	110,56	100	11,00	9,02	8,46,142	1439,85	1224,73
15.	Electricity, Gas & Water	—	—	—	7	37,98	34,54	813	602,72	425,15
(a)	Electricity Generation & Transmission	—	—	—	7	37,98	34,54	592	578,88	410,58
(b)	Non-Conventional Energy	—	—	—	—	—	—	95	2,53	1,95
(c)	Gas, Steam & Water Supply	—	—	—	—	—	—	126	21,31	12,62
16.	Construction	8	26	20	39	41,68	34,37	2,075	174,73	155,55
III.	TRANSPORT OPERATORS	23,069	17,41	15,54	95	6,15	5,34	90,358	326,14	296,48
IV.	PROFESSIONAL AND OTHER SERVICES	30,504	14,20	12,92	647	90,19	80,65	1,24,365	483,84	413,93
V.	PERSONAL LOANS	90,471	110,53	97,98	5,051	21,42	18,66	9,27,355	2499,25	1793,77
1.	Loans for Purchase of Consumer Durables	14,126	18,91	16,75	56	20	18	31,243	44,79	37,76
2.	Loans for Housing	4,250	33,88	30,26	606	6,39	6,26	90,508	681,68	621,22
3.	Rest of the Personal Loans	72,095	57,74	50,97	4,389	14,83	12,23	8,05,604	1772,78	1134,78
V I.	TRADE	2,46,286	118,89	109,68	1,110	195,33	139,70	9,21,983	2567,59	2127,77
1.	Wholesale Trade	277	1,93	1,65	595	166,94	114,70	23,996	1422,24	1048,02
2.	Retail Trade	2,46,009	116,96	108,03	515	28,40	25,00	8,97,987	1145,35	1079,75
VII.	FINANCE	—	—	—	183	188,90	160,76	1,740	1017,81	880,29
VIII.	ALL OTHERS	42,590	25,21	22,34	1,408	10,67	8,80	2,88,071	1450,81	1284,12
TOTAL BANK CREDIT		10,21,493	562,72	500,92	9,681	929,25	759,71	43,43,579	22373,13	17572,14
OF WHICH : 1. Artisans & Village Industries		2,60,488	110,56	97,34	12	2	1	5,50,661	290,46	269,72
2. Other Small Scale Industries		32,478	15,37	13,80	336	51,20	41,67	2,78,811	1537,26	1392,00