

**TABLE NO. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2006**

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
I. AGRICULTURE	8,27,996	2428,66	2050,03	1,95,676	1229,33	1082,81
1. Direct Finance	8,09,143	2168,50	1827,57	1,91,949	1091,68	962,76
2. Indirect Finance	18,853	260,16	222,46	3,727	137,65	120,06
II. INDUSTRY	3,32,471	2070,93	1652,76	70,771	1346,35	1012,29
1. Mining & Quarrying	101	12,30	7,46	128	21,16	16,13
2. Food Manufacturing & Processing	34,761	318,73	269,24	9,057	408,26	250,73
(a) Rice Mills, Flour & Dal Mills	31,130	114,30	97,22	7,705	111,78	88,39
(b) Sugar	7	24	18	2	6	6
(c) Edible Oils & Vanaspati	425	11,12	9,75	226	21,59	16,36
(d) Tea Processing	40	119,81	111,84	68	177,43	81,91
(e) Processing of Fruits & Vegetables	155	9,42	7,93	91	16,19	12,59
(f) Others	3,004	63,84	42,32	965	81,20	51,40
3. Beverage & Tobacco	61	16,68	13,04	75	16,29	14,23
4. Textiles	4,692	113,65	93,95	2,481	70,02	46,48
(a) Cotton Textiles	335	57,22	52,72	478	7,89	6,97
(b) Jute & Other Natural Fibre Textiles	446	7,32	4,42	330	30,78	14,50
(c) Handloom Textiles & Khadi	1,838	12,90	10,40	307	4,06	3,48
(d) Other Textiles & Textile Products	2,073	36,21	26,40	1,366	27,28	21,54
5. Paper, Paper Products & Printing	215	16,79	15,61	151	9,47	8,61
6. Leather & Leather Products	161	8,83	6,91	84	9,58	3,70
7. Rubber & Plastic Products	153	107,32	95,06	197	22,50	18,34
8. Chemicals & Chemical Products	492	24,45	20,86	1,333	93,38	86,61
(a) Heavy Industrial Chemicals	11	2,77	2,49	14	20,65	20,35
(b) Fertilisers	9	49	38	14	5,04	4,02
(c) Drugs & Pharmaceuticals	345	8,37	6,59	1,175	10,07	8,63
(d) Non-Edible Oils	4	19	19	6	25	16
(e) Other Chemicals & Chemical Products	123	12,62	11,21	124	57,37	53,46
9. Petroleum, Coal Products & Nuclear Fuels	24	593,66	449,19	22	105,72	76,09
10. Manufacture of Cement & Cement Products	235	11,91	10,60	96	15,35	12,15
11. Basic Metals & Metal Products	431	85,68	71,89	352	127,47	117,17
(a) Iron & Steel	43	40,36	34,14	65	40,10	32,02
(b) Non-Ferrous Metals	28	14,73	10,06	21	5,27	4,60
(c) Metal Products	360	30,58	27,68	266	82,10	80,56
12. Engineering	1,008	123,54	101,91	434	84,60	71,50
(a) Heavy Engineering	29	44,14	46,22	48	13,12	9,30
(b) Light Engineering	710	48,13	27,67	231	12,32	9,49
(c) Electrical Machinery & Goods	217	21,39	17,83	114	55,48	49,07
(d) Electronic Machinery & Goods	52	9,89	10,19	41	3,68	3,64
13. Vehicles, Vehicle Parts & Transport Equipments	291	9,37	8,16	79	7,63	6,61
14. Other Industries	2,85,112	439,17	346,42	52,800	203,61	162,49
15. Electricity, Gas & Water	12	33,76	5,19	34	5,13	2,63
(a) Electricity Generation & Transmission	8	33,55	5,05	11	3,35	93
(b) Non-Conventional Energy	1	2	2	14	93	87
(c) Gas, Steam & Water Supply	3	19	12	9	85	83
16. Construction	4,722	155,10	137,26	3,448	146,19	118,83
III. TRANSPORT OPERATORS	21,187	259,71	241,91	5,703	58,93	42,54
IV. PROFESSIONAL AND OTHER SERVICES	40,957	211,90	175,39	11,298	182,80	153,64
V. PERSONAL LOANS	3,94,575	3424,83	2701,77	1,85,352	2137,25	1729,87
1. Loans for Purchase of Consumer Durables	53,594	359,98	252,80	20,955	118,40	86,64
2. Loans for Housing	50,974	1271,68	1097,17	35,380	970,38	826,77
3. Rest of the Personal Loans	2,90,007	1793,17	1351,79	1,29,017	1048,47	816,45
VI. TRADE	3,60,034	1469,12	1215,11	1,11,167	1337,68	1078,03
1. Wholesale Trade	15,526	139,66	119,79	5,263	314,54	220,56
2. Retail Trade	3,44,508	1329,46	1095,32	1,05,904	1023,13	857,47
VII. FINANCE	1,371	16,20	13,50	893	46,13	32,97
VIII. ALL OTHERS	75,935	328,46	274,18	28,282	1350,93	270,10
TOTAL BANK CREDIT	20,54,526	10209,80	8324,64	6,09,142	7689,39	5402,25
OF WHICH: 1. Artisans and Village & Tiny Industries	2,70,688	436,03	336,47	50,044	258,85	205,26
2. Other Small Scale Industries	44,150	272,51	223,87	10,100	220,41	179,05

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MARCH 2006

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
I. AGRICULTURE	56,904	801,30	653,18	26,386	3065,24	2170,70
1. Direct Finance	55,307	666,22	541,46	25,026	801,81	625,19
2. Indirect Finance	1,597	135,08	111,72	1,360	2263,42	1545,51
II. INDUSTRY	40,598	3100,37	2297,83	88,562	45045,55	28418,18
1. Mining & Quarrying	177	36,32	27,75	248	1400,97	817,81
2. Food Manufacturing & Processing	5,313	433,92	334,02	15,543	3637,69	2840,30
(a) Rice Mills, Flour & Dal Mills	2,242	165,16	130,37	164	236,67	145,18
(b) Sugar	3	16	14	41	714,62	481,95
(c) Edible Oils & Vanaspati	121	37,97	23,19	146	133,95	117,40
(d) Tea Processing	149	105,36	82,23	764	2171,72	1801,22
(e) Processing of Fruits & Vegetables	885	36,92	29,91	26	7,62	7,14
(f) Others	1,913	88,35	68,19	14,402	373,11	287,41
3. Beverage & Tobacco	64	10,16	8,60	98	164,68	97,06
4. Textiles	7,961	141,79	114,98	12,774	2333,90	1672,59
(a) Cotton Textiles	2,426	27,27	21,77	2,191	818,03	619,14
(b) Jute & Other Natural Fibre Textiles	3,558	75,96	60,61	1,681	510,73	310,56
(c) Handloom Textiles & Khadi	876	2,50	2,05	1,283	28,22	20,99
(d) Other Textiles & Textile Products	1,101	36,06	30,55	7,619	976,92	721,90
5. Paper, Paper Products & Printing	549	41,47	28,89	1,260	1483,65	696,30
6. Leather & Leather Products	165	12,23	7,29	1,698	2446,56	688,47
7. Rubber & Plastic Products	496	46,90	39,56	1,086	716,60	432,34
8. Chemicals & Chemical Products	1,032	290,66	255,06	15,121	3342,19	2075,79
(a) Heavy Industrial Chemicals	57	224,12	198,57	232	1462,44	804,56
(b) Fertilisers	5	3,45	3,42	17	215,55	174,75
(c) Drugs & Pharmaceuticals	665	14,65	13,26	5,622	397,57	294,10
(d) Non-Edible Oils	13	5,90	4,43	24	15,36	11,12
(e) Other Chemicals & Chemical Products	292	42,53	35,37	9,226	1251,28	791,27
9. Petroleum, Coal Products & Nuclear Fuels	51	442,25	231,85	227	1689,50	1113,96
10. Manufacture of Cement & Cement Products	230	33,67	30,08	1,157	597,19	386,54
11. Basic Metals & Metal Products	1,135	786,28	580,23	2,816	11353,29	6646,28
(a) Iron & Steel	505	671,31	498,44	1,315	8677,51	5045,41
(b) Non-Ferrous Metals	57	52,02	28,83	254	1484,11	770,92
(c) Metal Products	573	62,95	52,96	1,247	1191,68	829,95
12. Engineering	1,610	233,97	174,99	13,402	4717,92	2936,60
(a) Heavy Engineering	504	55,52	47,21	1,545	836,48	520,81
(b) Light Engineering	787	62,50	49,52	7,048	1624,46	1030,94
(c) Electrical Machinery & Goods	242	107,03	73,86	3,870	1510,69	1165,30
(d) Electronic Machinery & Goods	77	8,92	4,41	939	746,29	219,55
13. Vehicles, Vehicle Parts & Transport Equipments	305	21,43	17,52	791	875,28	642,18
14. Other Industries	18,166	248,07	202,04	16,089	4539,96	3107,78
15. Electricity, Gas & Water	41	33,83	18,38	149	837,04	582,91
(a) Electricity Generation & Transmission	20	16,07	7,62	93	808,58	556,78
(b) Non-Conventional Energy	1	10	10	4	66	65
(c) Gas, Steam & Water Supply	20	17,66	10,67	52	27,80	25,47
16. Construction	3,303	287,40	226,60	6,103	4909,11	3681,26
III. TRANSPORT OPERATORS	6,033	133,67	120,30	8,885	804,13	578,79
IV. PROFESSIONAL AND OTHER SERVICES	11,027	425,30	347,35	13,450	4842,33	3290,20
V. PERSONAL LOANS	2,57,030	3384,26	2724,80	5,57,385	13487,55	10214,64
1. Loans for Purchase of Consumer Durables	11,440	69,05	55,72	17,234	155,22	140,62
2. Loans for Housing	54,701	1556,45	1300,45	1,05,412	5626,58	4818,84
3. Rest of the Personal Loans	1,90,889	1758,76	1368,64	4,34,739	7705,75	5255,18
VI. TRADE	72,784	2000,76	1384,00	46,261	8740,15	6374,67
1. Wholesale Trade	6,712	610,21	395,04	12,273	5916,73	4410,76
2. Retail Trade	66,072	1390,55	988,96	33,988	2823,42	1963,91
VII. FINANCE	333	3055,08	46,60	994	4152,31	3059,30
VIII. ALL OTHERS	46,726	560,74	479,61	95,837	2384,36	1504,03
TOTAL BANK CREDIT	4,91,435	13461,48	8053,67	8,37,760	82521,62	55610,51
OF WHICH: 1. Artisans and Village & Tiny Industries	15,026	85,92	72,50	3,031	166,46	145,11
2. Other Small Scale Industries	10,108	621,61	477,35	15,431	3072,21	2563,93