

**Table No. 5. 9 - District-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 Thousand)

OCCUPATION	BANKURA		BARDHAMAN		BIRBHUM		CALCUTTA		DAKSHIN DINAJPUR	
	No. of Accounts	Amount Out-	No. of Accounts	Amount Out-	No. of Accounts	Amount Out-	No. of Accounts	Amount Out-	No. of Accounts	Amount Out-
	standing		standing		standing		standing		standing	
	1	2	3	4	5	6	7	8	9	10
I. AGRICULTURE	62,368	32,03,03	1,08,442	93,78,23	75,333	44,50,51	3,856	170,32,84	26,249	11,79,50
1. Direct Finance	60,214	28,07,30	1,06,271	84,40,38	74,736	39,70,08	3,065	77,49,07	25,712	11,54,38
2. Indirect Finance	2,154	3,95,73	2,171	9,37,85	597	4,80,43	791	92,83,77	537	25,12
II. INDUSTRY	49,103	29,68,15	73,791	410,89,38	39,703	34,17,32	37,298	7432,34,45	13,454	5,81,82
1. Mining & Quarrying	23	90,70	21	36,63	47	61,89	192	477,17,51	2	2,33
2. Manufacturing & Processing	48,994	27,23,49	73,519	404,21,06	39,618	33,22,24	35,816	6410,47,67	13,452	5,79,49
3. Electricity, Gas & Water	37	22,63	41	29,57	15	7,98	274	412,23,93	-	-
4. Construction	49	1,31,33	210	6,02,12	23	25,21	1,016	132,45,34	-	-
III. TRANSPORT OPERATORS	3,682	3,26,86	8,526	17,92,87	3,740	4,19,62	9,282	146,82,41	1,824	2,25,96
IV. PROFESSIONAL AND OTHER SERVICES	8,404	5,57,94	11,643	13,41,64	4,961	3,75,87	11,351	298,08,97	1,006	43,59
V. PERSONAL LOANS	15,734	21,77,45	51,465	99,01,96	22,753	34,14,98	5,14,806	1050,50,36	4,340	4,10,39
1. Loans for Purchase of Consumer Durables	1,167	1,30,34	3,900	4,12,54	4,028	5,74,29	3,769	8,10,68	273	30,41
2. Loans for Housing	1,416	8,97,61	4,820	32,09,59	2,522	11,56,17	37,144	309,15,40	162	89,36
3. Rest of the Personal Loans	13,151	11,49,50	42,745	62,79,83	16,203	16,84,52	4,73,893	733,24,28	3,905	2,90,62
VI. TRADE	31,689	24,34,87	80,122	93,81,05	50,846	38,46,57	54,532	1269,86,42	16,531	9,61,57
1. Wholesale Trade	999	2,18,16	2,329	22,92,86	859	3,48,06	5,943	890,73,61	37	39,30
2. Retail Trade	30,690	22,16,71	77,793	70,88,19	49,987	34,98,51	48,589	379,12,81	16,494	9,22,27
VII. FINANCE	32	37,49	119	3,17,69	20	1,93,28	1,026	858,87,07	-	-
VIII. ALL OTHERS	9,015	13,43,76	23,916	48,09,23	7,099	5,66,62	84,550	1008,59,74	2,362	1,41,15
TOTAL BANK CREDIT	1,80,027	130,49,55	3,58,024	780,12,05	2,04,455	166,84,77	7,16,701	12235,42,26	65,766	35,43,98
OF WHICH: 1. Artisans & Village Industries	35,243	14,00,69	42,734	22,73,65	28,613	14,54,93	4,188	9,66,42	10,097	4,06,51
2. Other Small Scale Industries	10,530	8,47,08	25,513	80,06,54	9,715	14,14,16	21,218	835,44,72	2,752	1,41,08

OCCUPATION	DARJILING		HAORA		HUGLI		JALPAIGURI		KOCH BIHAR	
	No. of Accounts	Amount Out-	No. of Accounts	Amount Out-	No. of Accounts	Amount Out-	No. of Accounts	Amount Out-	No. of Accounts	Amount Out-
	standing		standing		standing		standing		standing	
	11	12	13	14	15	16	17	18	19	20
I. AGRICULTURE	33,044	31,11,69	21,127	22,32,47	63,995	62,74,04	44,622	25,10,14	52,839	24,64,94
1. Direct Finance	32,963	24,68,93	20,748	13,50,53	62,897	54,03,23	44,588	23,95,78	52,756	24,00,31
2. Indirect Finance	81	6,42,76	379	8,81,94	1,098	8,70,81	34	1,14,36	83	64,63
II. INDUSTRY	7,207	87,70,89	43,264	348,92,37	68,239	163,63,50	25,207	171,66,40	24,242	21,32,75
1. Mining & Quarrying	4	1,17	24	2,20,48	15	12,56	4	6,21	-	-
2. Manufacturing & Processing	7,104	85,12,33	43,154	344,74,19	68,133	161,74,96	25,164	170,08,22	24,216	20,83,17
3. Electricity, Gas & Water	9	27,68	28	78,39	41	94,29	3	2,12	5	2,44
4. Construction	90	2,29,71	58	1,19,31	50	81,69	36	1,49,85	21	47,14
III. TRANSPORT OPERATORS	1,366	9,06,22	3,684	7,38,74	5,453	12,63,95	3,049	5,56,64	4,570	4,50,78
IV. PROFESSIONAL AND OTHER SERVICES	4,786	10,86,38	13,941	12,72,73	7,503	7,39,32	3,799	4,01,88	7,784	4,82,13
V. PERSONAL LOANS	17,002	33,98,80	33,319	67,97,66	38,851	74,54,38	14,587	25,27,48	10,327	14,75,00
1. Loans for Purchase of Consumer Durables	1,104	1,15,22	1,537	2,57,20	1,056	1,03,02	1,440	1,38,82	1,044	1,02,99
2. Loans for Housing	1,707	14,43,29	5,079	28,30,31	7,053	37,04,29	1,417	9,93,26	1,095	6,81,70
3. Rest of the Personal Loans	14,191	18,40,29	26,703	37,10,15	30,742	36,47,07	11,730	13,95,40	8,188	6,90,31
VI. TRADE	23,958	65,21,84	43,558	85,41,15	61,893	62,53,57	54,559	38,36,25	53,062	30,92,24
1. Wholesale Trade	401	19,51,22	1,380	44,95,13	1,016	8,43,43	548	2,99,98	443	2,32,43
2. Retail Trade	23,557	45,70,62	42,178	40,46,02	60,877	54,10,14	54,011	35,36,27	52,619	28,59,81

VII. FINANCE	10	3,33,35	33	3,37,91	37	83,66	29	43,67	2	85,80
VIII.ALL OTHERS	6,741	10,94,35	12,631	23,48,65	15,454	51,72,83	8,742	7,94,72	4,959	4,35,64
TOTAL BANK CREDIT	94,114	252,23,52	1,71,557	571,61,68	2,61,425	436,05,25	1,54,594	278,37,18	1,57,785	106,19,28
OF WHICH: 1. Artisans & Village Industries	2,545	2,32,16	20,181	11,59,69	41,117	19,28,18	16,358	7,10,34	17,074	8,17,86
2. Other Small Scale Industries	3,807	25,09,43	18,302	107,20,29	22,494	42,87,03	8,247	14,66,57	6,366	6,84,29

OCCUPATION	MALDAH		MEDINIPUR		MURSHIDABAD		NADIA	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	21	22	23	24	25	26	27	28
I. AGRICULTURE	65,262	34,69,63	2,01,883	138,10,11	62,527	41,89,53	68,015	48,37,27
1. Direct Finance	65,027	33,64,36	2,00,365	128,89,89	61,808	38,71,07	67,598	40,62,97
2. Indirect Finance	235	1,05,27	1,518	9,20,22	719	3,18,46	417	7,74,30
II. INDUSTRY	49,679	27,71,21	1,32,182	149,89,30	45,492	41,13,47	60,919	122,30,13
1. Mining & Quarrying	37	10,62	16	21,80	16	8,70,31	8	3,78
2. Manufacturing & Processing	49,609	27,11,69	1,31,954	146,08,52	45,430	32,08,81	60,841	120,52,79
3. Electricity, Gas & Water	7	4,54	49	23,23	10	6,01	26	1,47,87
4. Construction	26	44,36	163	3,35,75	36	28,34	44	25,69
III. TRANSPORT OPERATORS	4,330	6,67,00	6,951	13,74,95	6,246	9,26,64	4,179	5,55,19
IV. PROFESSIONAL AND OTHER SERVICES	2,494	2,61,97	12,948	10,19,39	6,228	5,66,74	4,032	3,48,66
V. PERSONAL LOANS	12,306	16,03,43	54,797	76,53,26	21,525	26,52,47	16,515	29,22,81
1. Loans for Purchase of Consumer Durables	1,483	1,50,88	3,081	2,58,05	1,840	1,50,48	806	85,97
2. Loans for Housing	1,038	5,55,98	5,881	25,42,32	1,371	9,34,56	2,419	11,75,42
3. Rest of the Personal Loans	9,785	8,96,57	45,835	48,52,89	18,314	15,67,43	13,290	16,61,42
VI. TRADE	30,483	25,56,88	66,498	69,83,36	82,922	62,26,32	55,902	43,70,85
1. Wholesale Trade	621	2,75,53	891	4,59,84	1,191	7,93,20	1,287	3,49,43
2. Retail Trade	29,862	22,81,35	65,607	65,23,52	81,731	54,33,12	54,615	40,21,42
VII. FINANCE	6	8,54	44	3,11,68	29	19,57	18	12,66
VIII.ALL OTHERS	8,370	5,80,70	32,474	43,04,91	15,961	10,02,53	10,612	7,55,30
TOTAL BANK CREDIT	1,72,930	119,19,36	5,07,777	504,46,96	2,40,930	196,97,27	2,20,192	260,32,87
OF WHICH: 1. Artisans & Village Industries	37,347	14,28,98	90,833	44,59,31	31,916	14,69,96	36,862	16,45,78
2. Other Small Scale Industries	10,600	10,67,53	34,163	35,49,28	11,586	13,60,62	20,560	25,83,80

OCCUPATION	NORTH 24 PARGANAS		PURULIYA		SOUTH 24 PARGANAS		UTTAR DINAJPUR	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	29	30	31	32	33	34	35	36
I. AGRICULTURE	77,931	72,20,85	28,755	15,61,43	54,757	58,72,97	44,008	22,66,25
1. Direct Finance	77,108	58,81,11	28,500	14,52,03	54,266	55,14,69	43,921	21,73,90
2. Indirect Finance	823	13,39,74	255	1,09,40	491	3,58,28	87	92,35
II. INDUSTRY	82,620	337,30,38	41,500	26,29,94	80,801	397,53,07	19,993	16,78,91
1. Mining & Quarrying	23	8,75,89	30	11,48	12	29,73	3	2,56
2. Manufacturing & Processing	82,308	319,16,90	41,435	25,82,42	80,620	393,90,89	19,962	16,49,33
3. Electricity, Gas & Water	129	6,49,56	21	20,19	101	1,65,10	17	9,24
4. Construction	160	2,88,03	14	15,85	68	1,67,35	11	17,78
III. TRANSPORT OPERATORS	8,574	22,98,49	4,159	4,70,69	6,904	14,13,47	3,839	5,77,05
IV. PROFESSIONAL AND OTHER SERVICES	10,734	17,43,77	3,429	2,40,69	8,610	9,16,59	712	1,84,68
V. PERSONAL LOANS	54,825	130,94,78	8,239	11,89,39	29,840	66,67,98	6,124	9,84,29
1. Loans for Purchase of Consumer Durables	1,803	1,96,64	529	43,54	2,062	1,81,63	321	33,51
2. Loans for Housing	10,088	67,92,98	629	3,53,72	6,094	34,62,20	573	3,84,33
3. Rest of the Personal Loans	42,934	61,05,16	7,081	7,92,13	21,684	30,24,15	5,230	5,66,45
VI. TRADE	81,699	95,21,22	34,645	27,79,15	66,130	62,21,93	32,954	22,62,01
1. Wholesale Trade	3,864	15,87,75	479	2,17,01	1,017	11,62,93	691	1,62,21
2. Retail Trade	77,835	79,33,47	34,166	25,62,14	65,113	50,59,00	32,263	20,99,80
VII. FINANCE	146	2,04,09	19	23,64	157	98,99	13	29,92
VIII.ALL OTHERS	25,475	25,49,89	7,225	4,70,10	9,987	10,24,52	2,498	1,57,00
TOTAL BANK CREDIT	3,42,004	703,63,47	1,27,971	93,65,03	2,57,186	619,69,52	1,10,141	81,40,11
OF WHICH: 1. Artisans & Village Industries	38,746	22,72,08	27,276	11,83,95	55,179	25,21,53	14,352	6,40,12
2. Other Small Scale Industries	36,462	95,62,68	11,164	11,89,31	20,293	54,29,99	5,039	8,35,66

