

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2009

EASTERN REGION

STATE : WEST BENGAL

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	9,04,221	4285,30	3360,62	1,93,328	2020,84	1594,17
1. Direct Finance	8,73,747	3454,24	2666,37	1,85,632	1380,26	1144,17
2. Indirect Finance	30,474	831,06	694,25	7,696	640,57	450,00
II. INDUSTRY	2,11,196	4777,33	3143,24	52,157	1903,70	1492,07
1. Mining & Quarrying	266	38,29	33,72	265	37,84	29,80
2. Food Manufacturing & Processing	76,859	771,56	626,15	12,744	539,57	432,05
(a) Rice Mills, Flour & Dal Mills	23,344	235,29	193,88	4,339	275,30	229,60
(b) Sugar	9	10,31	7,15	1	4	2
(c) Edible Oils & Vanaspati	882	21,80	17,17	210	47,24	30,89
(d) Tea Processing	956	306,25	256,98	98	77,74	55,74
(e) Processing of Fruits & Vegetables	129	35,51	25,55	113	27,19	24,18
(f) Others	51,539	162,40	119,43	7,983	112,06	91,62
3. Beverage & Tobacco	276	34,79	30,29	303	73,75	64,67
4. Textiles	19,464	170,08	127,59	8,845	122,10	78,14
(a) Cotton Textiles	1,621	25,61	19,35	1,010	10,52	7,28
(b) Jute & Other Natural Fibre Textiles	2,946	9,63	7,25	433	27,05	16,56
(c) Handloom Textiles & Khadi	4,502	31,42	23,44	2,815	11,75	8,92
(d) Other Textiles & Textile Products	10,395	103,43	77,55	4,587	72,78	45,37
5. Paper, Paper Products & Printing	1,327	24,84	22,27	652	21,75	18,63
6. Woods and Wood Products	5,844	32,94	26,83	1,837	25,57	21,98
7. Leather & Leather Products	1,128	29,55	26,84	592	9,07	8,71
8. Gems and Jewellery	911	9,65	8,03	311	6,72	5,19
9. Rubber & Plastic Products	649	121,07	63,21	388	26,00	20,70
10. Chemicals & Chemical Products	1,278	108,39	32,87	2,975	109,11	73,05
(a) Heavy Industrial Chemicals	23	5,04	4,61	32	38,44	24,08
(b) Fertilisers	179	1,64	1,32	44	3,84	3,19
(c) Drugs & Pharmaceuticals	346	7,63	7,29	2,611	31,71	18,70
(d) Non-Edible Oils	36	2,78	2,34	21	10,59	7,90
(e) Other Chemicals & Chemical Products	694	91,30	17,30	267	24,53	19,17
11. Petroleum, Coal Products & Nuclear Fuels	50	768,30	352,38	43	107,61	60,92
12. Manufacture of Cement & Cement Products	891	23,70	19,57	322	27,31	23,39
13. Basic Metals & Metal Products	1,647	1162,38	865,57	840	220,47	195,83
(a) Iron & Steel	101	885,74	670,04	84	147,20	135,32
(b) Non-Ferrous Metals	25	54,89	41,77	33	18,68	8,31
(c) Metal Products	1,521	221,74	153,76	723	54,59	52,20
14. Engineering	3,349	168,03	139,08	1,857	162,77	152,50
(a) Heavy Engineering	104	28,09	22,17	61	14,00	10,61
(b) Light Engineering	2,392	61,47	52,03	1,241	37,13	29,47
(c) Electrical Machinery & Goods	528	75,10	62,16	420	50,66	56,22
(d) Electronic Machinery & Goods	325	3,36	2,73	135	60,98	56,20
15. Vehicles, Vehicle Parts & Transport Equipments	760	15,72	14,41	266	19,85	17,17
16. Other Industries	91,787	241,08	176,96	15,286	141,14	107,76
17. Electricity, Gas & Water	27	827,98	416,93	34	50,59	10,87
(a) Electricity Generation & Transmission	12	826,41	415,48	9	48,28	9,07
(b) Non-Conventional Energy	3	22	21	7	56	52
(c) Gas, Steam & Water Supply	12	1,35	1,24	18	1,75	1,28
18. Construction	4,683	228,99	160,55	4,597	202,48	170,71
(a) Other than Infrastructure	1,592	93,77	80,17	2,073	138,23	117,36
(b) Infrastructure Construction	3,091	135,23	80,38	2,524	64,25	53,34
III. TRANSPORT OPERATORS	14,896	176,64	138,03	4,505	99,39	74,57
IV. PROFESSIONAL AND OTHER SERVICES	80,697	656,60	496,04	26,562	643,24	485,56
1. Professional Services	17,618	58,97	42,64	3,492	58,82	41,29
2. Tourism, Hotel & Restaurants	2,095	30,05	23,33	1,152	61,55	54,27
3. Recreation services	276	8,77	8,50	282	4,91	4,31
4. IT and Telecommunications	75	5,32	4,61	93	7,71	6,47
5. Others	60,633	553,50	416,94	21,543	510,24	379,22
V. PERSONAL LOANS	3,14,292	3390,40	2531,38	1,83,524	3130,46	2403,78
1. Housing	57,239	1324,00	1064,71	47,589	1524,09	1262,85
2. Consumer Durables	51,307	461,47	301,14	18,769	163,66	110,90
3. Vehicles	11,702	207,54	141,32	9,687	240,76	151,97
4. Education	7,098	117,07	85,96	7,834	191,88	129,81
5. Personal Credit Cards	2,332	11,28	7,86	1,498	9,48	6,35
6. Others	1,84,614	1269,03	930,39	98,147	1000,59	741,90
VI. TRADE	3,25,959	3265,87	2727,10	1,02,090	1897,14	1508,79
1. Wholesale Trade	26,472	1210,48	1132,25	11,299	404,49	343,31
2. Retail Trade	2,99,487	2055,39	1594,84	90,791	1492,65	1165,48
VII. FINANCE	39,015	165,38	97,20	6,423	40,71	30,40
VIII. ALL OTHERS	67,417	266,82	207,46	22,530	203,57	153,24
TOTAL BANK CREDIT	19,57,693	16984,34	12701,07	5,91,119	9939,05	7742,58

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EASTERN REGION

STATE : WEST BENGAL

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	74,305	1589,51	1302,34	18,564	3478,50	2392,72
1. Direct Finance	70,142	1069,48	868,81	13,443	1917,19	1231,82
2. Indirect Finance	4,163	520,03	433,53	5,121	1561,32	1160,90
II. INDUSTRY	35,485	5222,91	3770,51	77,391	80258,11	52764,41
1. Mining & Quarrying	293	237,87	131,96	377	2062,19	1386,20
2. Food Manufacturing & Processing	3,483	838,23	715,64	6,642	5943,70	4004,30
(a) Rice Mills, Flour & Dal Mills	869	292,77	250,81	463	506,58	442,93
(b) Sugar	5	28	22	79	1908,74	1386,18
(c) Edible Oils & Vanaspati	198	39,47	36,25	603	93,26	74,63
(d) Tea Processing	162	207,27	180,34	718	2319,33	1426,78
(e) Processing of Fruits & Vegetables	44	18,57	13,01	72	146,25	111,57
(f) Others	2,205	279,87	235,02	4,707	969,54	562,21
3. Beverage & Tobacco	202	76,09	53,26	168	518,04	310,87
4. Textiles	10,042	281,26	235,32	10,987	3668,67	2282,71
(a) Cotton Textiles	3,857	58,68	43,57	2,549	1094,24	715,16
(b) Jute & Other Natural Fibre Textiles	3,755	148,53	128,35	1,005	662,93	417,53
(c) Handloom Textiles & Khadi	842	9,26	8,73	396	19,81	16,66
(d) Other Textiles & Textile Products	1,588	64,79	54,67	7,037	1891,69	1133,37
5. Paper, Paper Products & Printing	848	150,05	112,40	1,813	1594,06	1284,07
6. Woods and Wood Products	718	48,54	30,88	724	834,85	588,51
7. Leather & Leather Products	569	10,75	9,57	7,174	1250,15	725,50
8. Gems and Jewellery	133	6,85	5,90	582	488,77	451,10
9. Rubber & Plastic Products	594	91,67	78,19	2,017	954,97	689,78
10. Chemicals & Chemical Products	793	320,96	196,30	4,282	4354,77	2607,03
(a) Heavy Industrial Chemicals	57	183,28	97,13	257	1404,19	500,56
(b) Fertilisers	16	9,98	5,82	23	193,79	181,00
(c) Drugs & Pharmaceuticals	285	14,92	12,94	1,188	627,01	568,19
(d) Non-Edible Oils	21	13,42	11,48	21	23,33	17,16
(e) Other Chemicals & Chemical Products	414	99,36	68,93	2,793	2106,44	1340,11
11. Petroleum, Coal Products & Nuclear Fuels	52	62,16	54,91	240	3218,52	1883,13
12. Manufacture of Cement & Cement Products	468	122,23	91,10	553	1918,95	1505,13
13. Basic Metals & Metal Products	1,213	1318,69	936,49	11,603	29983,24	18963,28
(a) Iron & Steel	415	992,67	694,29	1,770	20268,08	12948,70
(b) Non-Ferrous Metals	71	53,85	37,20	240	2471,67	1108,11
(c) Metal Products	727	272,16	205,01	9,593	7243,48	4906,47
14. Engineering	4,813	372,40	300,52	9,446	6857,06	4225,15
(a) Heavy Engineering	706	179,52	143,46	819	1165,27	562,97
(b) Light Engineering	3,793	128,03	101,37	6,028	2411,86	1414,26
(c) Electrical Machinery & Goods	235	52,60	44,79	2,281	2458,39	1641,06
(d) Electronic Machinery & Goods	79	12,25	10,89	318	821,54	606,86
15. Vehicles, Vehicle Parts & Transport Equipments	212	124,61	54,19	1,295	1272,43	1073,77
16. Other Industries	7,408	489,10	261,31	12,527	2566,79	1724,00
17. Electricity, Gas & Water	64	247,46	130,58	201	5513,53	3628,97
(a) Electricity Generation & Transmission	13	233,72	120,82	113	5131,59	3417,20
(b) Non-Conventional Energy	2	35	25	33	229,77	169,18
(c) Gas, Steam & Water Supply	49	13,40	9,51	55	152,17	42,59
18. Construction	3,580	423,97	372,00	6,760	7257,41	5430,93
(a) Other than Infrastructure	2,338	311,39	270,59	3,500	2686,84	1779,36
(b) Infrastructure Construction	1,242	112,57	101,41	3,260	4570,56	3651,58
III. TRANSPORT OPERATORS	8,305	267,98	223,39	14,601	1989,75	1382,39
IV. PROFESSIONAL AND OTHER SERVICES	22,185	1340,49	1012,29	36,927	12489,74	8790,91
1. Professional Services	2,693	69,88	45,71	4,756	1193,91	886,44
2. Tourism, Hotel & Restaurants	601	85,75	61,38	2,115	1746,27	986,95
3. Recreation services	164	28,92	16,97	602	210,79	143,96
4. IT and Telecommunications	127	15,34	13,01	276	919,52	631,71
5. Others	18,600	1140,61	875,22	29,178	8419,24	6141,85
V. PERSONAL LOANS	3,09,784	5221,41	4116,74	6,97,100	20619,75	17197,31
1. Housing	80,545	2873,77	2424,48	1,30,787	7967,02	9319,45
2. Consumer Durables	13,839	125,01	89,01	16,141	139,67	98,37
3. Vehicles	64,575	495,99	327,97	1,70,390	4298,57	2427,07
4. Education	15,702	299,17	226,84	21,034	502,87	392,36
5. Personal Credit Cards	3,293	39,75	22,41	69,261	896,05	233,47
6. Others	1,31,830	1387,73	1026,03	2,89,487	6815,58	4726,61
VI. TRADE	71,716	2731,93	2172,79	59,839	18905,74	12937,68
1. Wholesale Trade	7,390	940,77	673,14	16,891	13222,92	8436,06
2. Retail Trade	64,326	1791,15	1499,65	42,948	5682,82	4501,62
VII. FINANCE	1,260	94,28	71,12	4,029	14493,70	10779,56
VIII. ALL OTHERS	28,435	435,45	350,53	69,188	3560,71	2434,95
TOTAL BANK CREDIT	5,51,475	16903,96	13019,71	9,77,639	155795,99	108679,94