

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

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	9,66,210	4980,50	3409,32	2,01,153	1842,35	1364,38
1. Direct Finance	9,38,079	4340,69	2866,09	1,94,171	1181,43	977,86
2. Indirect Finance	28,131	639,81	543,24	6,982	660,91	386,52
II. INDUSTRY	2,28,618	4349,00	2838,98	53,168	1697,75	1387,78
1. Mining & Quarrying	219	38,78	30,14	237	30,84	26,06
2. Food Manufacturing & Processing	87,643	704,19	586,70	15,475	460,69	368,64
(a) Rice Mills, Flour & Dal Mills	31,665	210,04	173,19	6,907	213,38	184,46
(b) Sugar	9	3,88	1,48	1	4	3
(c) Edible Oils & Vanaspati	792	23,92	20,83	253	45,56	31,83
(d) Tea Processing	116	289,86	252,19	63	106,81	73,61
(e) Processing of Fruits & Vegetables	119	28,60	26,56	62	12,14	10,17
(f) Others	54,942	147,91	112,46	8,189	82,76	68,55
3. Beverage & Tobacco	184	19,96	15,87	274	57,13	51,57
4. Textiles	19,683	232,30	187,94	8,205	110,06	65,99
(a) Cotton Textiles	1,507	109,79	97,09	867	6,95	5,33
(b) Jute & Other Natural Fibre Textiles	3,190	11,49	7,95	646	27,57	14,55
(c) Handloom Textiles & Khadi	5,260	31,23	21,80	2,548	6,69	5,10
(d) Other Textiles & Textile Products	9,726	79,79	61,10	4,144	68,84	41,00
5. Paper, Paper Products & Printing	1,718	20,17	18,81	432	15,56	12,59
6. Leather & Leather Products	1,826	31,01	26,32	329	8,69	8,43
7. Rubber & Plastic Products	642	180,27	119,52	376	24,27	21,53
8. Chemicals & Chemical Products	1,750	30,77	27,76	2,446	62,61	47,12
(a) Heavy Industrial Chemicals	17	3,17	2,58	22	16,05	12,58
(b) Fertilisers	7	33	30	6	13,36	5,10
(c) Drugs & Pharmaceuticals	885	7,66	7,02	2,153	15,85	16,80
(d) Non-Edible Oils	10	1,28	1,21	17	4,46	2,89
(e) Other Chemicals & Chemical Products	831	18,32	16,63	248	12,89	9,75
9. Petroleum, Coal Products & Nuclear Fuels	48	1017,92	593,19	39	115,60	91,84
10. Manufacture of Cement & Cement Products	858	15,81	13,51	216	21,52	19,23
11. Basic Metals & Metal Products	2,707	582,55	480,81	733	122,37	105,71
(a) Iron & Steel	92	557,31	459,40	71	78,09	68,94
(b) Non-Ferrous Metals	33	6,79	6,28	23	5,00	2,49
(c) Metal Products	2,582	18,45	15,13	639	39,29	34,28
12. Engineering	2,942	177,11	148,67	1,735	132,58	123,22
(a) Heavy Engineering	64	10,83	9,88	33	5,20	2,98
(b) Light Engineering	1,852	57,85	35,08	1,254	29,23	23,66
(c) Electrical Machinery & Goods	638	105,27	100,97	289	48,50	49,87
(d) Electronic Machinery & Goods	388	3,17	2,73	159	49,65	46,71
13. Vehicles, Vehicle Parts & Transport Equipments	1,782	9,45	8,29	197	24,28	21,53
14. Other Industries	1,02,648	297,76	240,45	18,811	166,96	138,08
15. Electricity, Gas & Water	17	561,27	96,94	33	45,37	15,13
(a) Electricity Generation & Transmission	11	561,03	96,70	11	43,32	13,33
(b) Non-Conventional Energy	–	–	–	7	58	56
(c) Gas, Steam & Water Supply	6	24	23	15	1,47	1,24
16. Construction	3,951	429,68	244,07	3,630	299,24	271,11
III. TRANSPORT OPERATORS	17,244	206,67	186,40	3,562	58,71	44,27
IV. PROFESSIONAL AND OTHER SERVICES	55,186	442,66	338,66	16,973	427,33	340,48
V. PERSONAL LOANS	3,10,750	3025,21	2320,40	1,67,009	2503,82	1980,53
1. Loans for Purchase of Consumer Durables	50,759	426,19	286,79	17,703	132,85	86,29
2. Loans for Housing	52,592	1169,35	970,24	41,271	1260,58	1049,16
3. Rest of the Personal Loans	2,07,399	1429,67	1063,37	1,08,035	1110,39	845,08
VI. TRADE	3,20,748	2832,53	2472,80	1,05,847	1723,92	1441,76
1. Wholesale Trade	11,927	982,00	947,08	6,550	324,01	282,84
2. Retail Trade	3,08,821	1850,53	1525,72	99,297	1399,91	1158,92
VII. FINANCE	4,642	42,82	34,64	3,193	78,60	61,53
VIII. ALL OTHERS	1,35,673	576,21	463,32	37,445	318,49	258,69
TOTAL BANK CREDIT	20,39,071	16455,61	12064,52	5,88,350	8650,97	6879,42

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MARCH 2008**

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	77,972	1131,49	945,97	29,473	4377,28	3682,84
1. Direct Finance	72,766	784,61	647,98	24,092	2179,22	1967,42
2. Indirect Finance	5,206	346,87	297,99	5,381	2198,05	1715,41
II. INDUSTRY	39,024	4719,24	3534,62	67,328	70905,31	46097,15
1. Mining & Quarrying	197	74,76	63,59	318	1529,87	887,86
2. Food Manufacturing & Processing	5,000	674,38	576,56	2,666	5803,82	3851,66
(a) Rice Mills, Flour & Dal Mills	2,031	274,54	235,35	186	734,34	428,40
(b) Sugar	5	28	22	98	2034,60	1359,27
(c) Edible Oils & Vanaspati	160	70,66	61,69	139	128,06	120,89
(d) Tea Processing	120	193,14	171,87	508	2164,93	1401,46
(e) Processing of Fruits & Vegetables	44	9,72	9,30	93	125,05	114,09
(f) Others	2,640	126,03	98,13	1,642	616,83	427,55
3. Beverage & Tobacco	250	40,14	32,71	142	453,43	204,09
4. Textiles	9,736	222,09	333,56	5,882	3588,47	2246,03
(a) Cotton Textiles	3,206	38,57	34,69	1,264	758,57	605,51
(b) Jute & Other Natural Fibre Textiles	3,719	129,89	254,59	646	827,28	484,91
(c) Handloom Textiles & Khadi	1,147	9,49	8,16	146	17,93	13,16
(d) Other Textiles & Textile Products	1,664	44,14	36,12	3,826	1984,70	1142,45
5. Paper, Paper Products & Printing	640	65,18	41,15	1,594	1239,48	908,76
6. Leather & Leather Products	297	12,03	6,69	2,405	1392,53	952,71
7. Rubber & Plastic Products	479	96,20	79,00	1,511	883,94	715,13
8. Chemicals & Chemical Products	1,262	336,81	242,43	3,101	3892,18	2584,42
(a) Heavy Industrial Chemicals	58	231,39	165,84	298	940,82	516,74
(b) Fertilisers	6	8,60	7,14	25	130,74	134,05
(c) Drugs & Pharmaceuticals	811	12,80	11,10	1,285	373,99	333,61
(d) Non-Edible Oils	16	9,61	9,00	25	21,14	14,23
(e) Other Chemicals & Chemical Products	371	74,41	49,35	1,468	2425,49	1585,79
9. Petroleum, Coal Products & Nuclear Fuels	57	261,17	185,94	207	2583,09	1507,36
10. Manufacture of Cement & Cement Products	469	151,95	130,32	499	1722,32	1297,33
11. Basic Metals & Metal Products	6,225	1075,46	666,59	25,737	20648,75	13068,07
(a) Iron & Steel	348	939,98	549,75	1,783	17167,08	10549,50
(b) Non-Ferrous Metals	63	39,01	37,48	320	1674,76	1072,41
(c) Metal Products	5,814	96,48	79,35	23,634	1806,92	1446,17
12. Engineering	2,079	252,49	190,72	6,876	6167,37	4361,91
(a) Heavy Engineering	704	124,16	90,98	710	589,98	453,26
(b) Light Engineering	963	76,46	54,31	3,726	2744,83	1968,64
(c) Electrical Machinery & Goods	243	42,48	36,88	1,438	2068,57	1433,12
(d) Electronic Machinery & Goods	169	9,38	8,56	1,002	763,99	506,89
13. Vehicles, Vehicle Parts & Transport Equipments	246	49,29	31,88	676	919,74	772,69
14. Other Industries	9,051	382,97	280,55	7,752	3779,19	2546,98
15. Electricity, Gas & Water	32	372,83	67,07	167	4450,45	2187,70
(a) Electricity Generation & Transmission	17	363,10	59,60	114	4316,33	2125,26
(b) Non-Conventional Energy	4	86	73	13	112,64	54,92
(c) Gas, Steam & Water Supply	11	8,87	6,75	40	21,49	7,53
16. Construction	3,004	651,50	605,84	7,795	11850,67	8004,45
III. TRANSPORT OPERATORS	5,939	204,13	166,75	27,378	2093,71	1620,96
IV. PROFESSIONAL AND OTHER SERVICES	24,110	1075,76	957,31	45,308	11235,56	7807,14
V. PERSONAL LOANS	2,49,634	4153,10	3356,98	5,86,883	19035,75	13394,28
1. Loans for Purchase of Consumer Durables	13,539	94,42	73,32	22,528	290,40	277,11
2. Loans for Housing	62,249	2155,63	1825,89	1,23,803	7852,37	6688,50
3. Rest of the Personal Loans	1,73,846	1903,05	1457,77	4,40,552	10892,98	6428,67
VI. TRADE	68,544	2307,87	1973,06	53,990	12108,78	9674,50
1. Wholesale Trade	5,142	757,01	664,70	8,516	6741,67	5620,97
2. Retail Trade	63,402	1550,85	1308,36	45,474	5367,11	4053,53
VII. FINANCE	595	105,59	70,86	1,972	9484,65	7692,39
VIII. ALL OTHERS	78,296	976,36	765,21	1,19,670	6124,23	4827,53
TOTAL BANK CREDIT	5,44,114	14673,53	11770,76	9,32,002	135365,28	94796,80