

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2007**

**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	9,00,684	3386,12	2858,89	1,84,488	1142,30	962,83
1. Direct Finance	8,79,512	2981,25	2509,23	1,79,876	890,61	749,07
2. Indirect Finance	21,172	404,87	349,67	4,612	251,69	213,75
II. INDUSTRY	2,76,249	2583,90	1857,82	65,561	1510,00	1217,55
1. Mining & Quarrying	202	62,55	58,37	171	43,96	28,60
2. Food Manufacturing & Processing	28,156	360,94	303,20	8,240	322,06	254,22
(a) Rice Mills, Flour & Dal Mills	25,053	131,15	110,95	6,936	142,92	115,74
(b) Sugar	10	70	63	2	7	6
(c) Edible Oils & Vanaspati	324	14,67	12,49	196	18,64	14,06
(d) Tea Processing	43	122,20	113,06	73	84,89	63,14
(e) Processing of Fruits & Vegetables	86	11,84	10,12	45	7,83	6,58
(f) Others	2,640	80,38	55,95	988	67,72	54,65
3. Beverage & Tobacco	63	13,25	9,25	83	24,20	20,00
4. Textiles	4,689	152,23	135,72	3,426	157,99	113,28
(a) Cotton Textiles	286	96,30	91,15	291	71,42	44,34
(b) Jute & Other Natural Fibre Textiles	276	7,39	5,27	726	28,51	17,60
(c) Handloom Textiles & Khadi	1,949	16,37	13,11	1,164	6,66	4,98
(d) Other Textiles & Textile Products	2,178	32,17	26,19	1,245	51,40	46,36
5. Paper, Paper Products & Printing	425	18,05	17,16	148	20,93	14,68
6. Leather & Leather Products	136	4,64	3,75	79	4,81	4,52
7. Rubber & Plastic Products	158	90,51	65,56	223	22,86	18,18
8. Chemicals & Chemical Products	540	22,83	19,01	2,219	71,00	55,24
(a) Heavy Industrial Chemicals	12	3,03	55	13	31,29	20,92
(b) Fertilisers	8	32	29	11	4,89	4,22
(c) Drugs & Pharmaceuticals	408	5,35	4,81	2,088	16,94	14,80
(d) Non-Edible Oils	4	20	18	11	91	71
(e) Other Chemicals & Chemical Products	108	13,94	13,18	96	16,97	14,59
9. Petroleum, Coal Products & Nuclear Fuels	61	442,18	258,88	28	114,04	93,29
10. Manufacture of Cement & Cement Products	201	7,97	7,14	81	16,25	13,87
11. Basic Metals & Metal Products	311	400,11	336,90	324	191,71	178,09
(a) Iron & Steel	50	359,24	308,54	58	50,52	47,31
(b) Non-Ferrous Metals	27	24,91	15,37	21	3,71	2,91
(c) Metal Products	234	15,95	12,99	245	137,48	127,86
12. Engineering	800	44,31	37,08	433	123,15	98,62
(a) Heavy Engineering	40	4,12	3,57	35	13,41	9,27
(b) Light Engineering	550	29,33	25,59	259	16,15	13,54
(c) Electrical Machinery & Goods	161	9,38	6,72	107	90,21	72,38
(d) Electronic Machinery & Goods	49	1,48	1,21	32	3,38	3,43
13. Vehicles, Vehicle Parts & Transport Equipments	231	10,58	9,19	75	9,07	8,40
14. Other Industries	2,35,808	514,68	405,32	46,360	204,28	164,67
15. Electricity, Gas & Water	57	244,37	51,92	39	10,92	5,24
(a) Electricity Generation & Transmission	51	243,49	51,13	15	5,89	2,47
(b) Non-Conventional Energy	1	4	4	8	61	68
(c) Gas, Steam & Water Supply	5	84	75	16	4,42	2,09
16. Construction	4,411	194,68	139,35	3,632	172,77	146,66
III. TRANSPORT OPERATORS	20,507	290,11	270,64	4,067	52,80	38,84
IV. PROFESSIONAL AND OTHER SERVICES	41,483	281,78	224,20	10,825	225,87	187,61
V. PERSONAL LOANS	3,68,487	3763,28	2920,82	1,80,856	2387,14	1926,09
1. Loans for Purchase of Consumer Durables	54,772	399,68	275,70	19,625	104,52	81,37
2. Loans for Housing	53,556	1434,56	1234,65	38,709	1156,49	976,45
3. Rest of the Personal Loans	2,60,159	1929,04	1410,47	1,22,522	1126,13	868,28
VI. TRADE	3,38,024	1827,57	1434,26	1,10,239	1503,59	1255,16
1. Wholesale Trade	16,391	227,36	162,34	6,554	264,92	225,71
2. Retail Trade	3,21,633	1600,21	1271,92	1,03,685	1238,67	1029,45
VII. FINANCE	1,354	12,29	10,82	955	42,88	37,58
VIII. ALL OTHERS	66,206	422,53	332,91	19,984	310,75	235,91
TOTAL BANK CREDIT	20,12,994	12567,57	9910,37	5,76,975	7175,33	5861,57
OF WHICH : 1. Artisans and Village & Tiny Industries	2,21,797	448,96	341,30	42,644	241,39	193,89
2. Other Small Scale Industries	38,690	292,94	248,24	11,614	323,32	262,59

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**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	65,696	1163,46	1003,03	40,153	4268,52	3325,44
1. Direct Finance	63,671	929,56	792,48	37,957	1796,04	1398,32
2. Indirect Finance	2,025	233,89	210,55	2,196	2472,48	1927,12
II. INDUSTRY	41,402	3635,15	2770,46	1,28,481	68760,19	38305,37
1. Mining & Quarrying	223	43,51	37,75	302	2966,73	589,66
2. Food Manufacturing & Processing	4,637	510,84	420,54	26,104	5793,75	3957,88
(a) Rice Mills, Flour & Dal Mills	2,360	230,57	180,34	160	337,03	272,94
(b) Sugar	3	11	7	59	1438,38	918,96
(c) Edible Oils & Vanaspati	144	61,08	58,61	130	101,14	91,68
(d) Tea Processing	126	99,58	83,81	825	3244,79	2195,93
(e) Processing of Fruits & Vegetables	48	12,46	9,46	46	50,11	46,84
(f) Others	1,956	107,04	88,25	24,884	622,29	431,53
3. Beverage & Tobacco	24	6,28	4,66	96	200,74	87,20
4. Textiles	9,909	218,59	188,62	17,595	3895,86	1976,96
(a) Cotton Textiles	2,608	32,74	27,67	735	955,07	594,45
(b) Jute & Other Natural Fibre Textiles	5,458	128,12	110,34	4,160	796,78	478,35
(c) Handloom Textiles & Khadi	985	4,70	4,09	111	14,54	10,82
(d) Other Textiles & Textile Products	858	53,04	46,52	12,589	2129,47	893,33
5. Paper, Paper Products & Printing	454	36,95	30,40	1,289	2156,59	849,92
6. Leather & Leather Products	171	15,29	8,42	2,186	1255,30	909,98
7. Rubber & Plastic Products	448	46,04	40,95	1,054	1174,01	711,17
8. Chemicals & Chemical Products	1,072	346,02	305,46	42,321	5015,14	2721,06
(a) Heavy Industrial Chemicals	60	268,60	236,75	240	2752,82	1112,33
(b) Fertilisers	5	5,26	3,89	22	171,53	151,60
(c) Drugs & Pharmaceuticals	694	13,58	12,26	27,171	540,34	398,19
(d) Non-Edible Oils	13	4,62	3,32	23	18,62	12,77
(e) Other Chemicals & Chemical Products	300	53,95	49,24	14,865	1531,84	1046,16
9. Petroleum, Coal Products & Nuclear Fuels	48	269,25	224,00	197	2932,27	1673,27
10. Manufacture of Cement & Cement Products	416	66,92	49,10	484	641,25	534,90
11. Basic Metals & Metal Products	1,045	1118,33	681,70	2,982	20194,85	9061,80
(a) Iron & Steel	467	867,63	546,04	1,450	15902,80	6928,57
(b) Non-Ferrous Metals	70	35,48	30,20	315	2944,53	1201,16
(c) Metal Products	508	215,21	105,45	1,217	1347,52	932,07
12. Engineering	2,053	234,81	196,00	6,340	7243,37	4024,49
(a) Heavy Engineering	789	119,22	103,15	1,804	1544,02	908,33
(b) Light Engineering	759	55,72	40,86	1,784	1356,55	925,65
(c) Electrical Machinery & Goods	343	45,94	39,59	1,687	2867,89	1786,48
(d) Electronic Machinery & Goods	162	13,94	12,40	1,065	1474,91	404,04
13. Vehicles, Vehicle Parts & Transport Equipments	130	19,24	15,29	882	1014,24	676,41
14. Other Industries	17,497	344,32	257,93	21,203	6109,81	4822,20
15. Electricity, Gas & Water	45	21,23	17,22	177	1647,57	1046,98
(a) Electricity Generation & Transmission	26	10,95	7,49	127	1597,28	1018,31
(b) Non-Conventional Energy	1	20	10	8	10,50	3,91
(c) Gas, Steam & Water Supply	18	10,07	9,63	42	39,78	24,76
16. Construction	3,230	337,55	292,43	5,269	6518,72	4661,49
III. TRANSPORT OPERATORS	7,410	161,91	146,48	7,447	766,97	525,18
IV. PROFESSIONAL AND OTHER SERVICES	39,778	827,67	643,63	62,472	13817,13	4582,26
V. PERSONAL LOANS	2,70,804	4389,30	3585,99	6,04,467	18206,11	14186,33
1. Loans for Purchase of Consumer Durables	15,048	104,31	87,32	33,496	350,28	308,65
2. Loans for Housing	61,193	2153,99	1835,62	1,07,182	7810,40	6805,40
3. Rest of the Personal Loans	1,94,563	2131,00	1663,05	4,63,789	10045,43	7072,29
VI. TRADE	78,521	2125,47	1688,60	78,553	16975,66	9408,44
1. Wholesale Trade	8,250	646,80	552,81	39,690	9588,13	5887,27
2. Retail Trade	70,271	1478,67	1135,78	38,863	7387,53	3521,17
VII. FINANCE	337	150,92	79,60	1,161	6239,06	4858,82
VIII. ALL OTHERS	41,207	799,04	645,53	1,03,880	2668,25	1807,59
TOTAL BANK CREDIT	5,45,155	13252,92	10563,32	10,26,614	131701,89	76999,43
OF WHICH : 1. Artisans and Village & Tiny Industries	11,826	55,76	45,75	3,438	190,08	169,31
2. Other Small Scale Industries	11,302	760,36	619,86	13,833	4187,52	3401,83