

TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2010

**EASTERN REGION
STATE: JHARKHAND**

(Amount in ₹ 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	4,85,158	1555,07	1243,71	96,786	777,59	600,39
1. Direct Finance	4,75,471	1458,78	1163,24	93,638	484,90	394,53
2. Indirect Finance	9,687	96,29	80,47	3,148	292,68	205,86
II. INDUSTRY	17,510	966,08	612,24	11,013	2419,88	1687,58
1. Mining & Quarrying	254	22,26	17,17	353	858,85	533,35
2. Food Manufacturing & Processing	3,866	39,43	29,67	1,228	70,90	56,30
(a) Rice Mills, Flour & Dal Mills	1,296	15,89	11,57	333	25,08	21,44
(b) Sugar	3	18	15	1	5	5
(c) Edible Oils & Vanaspati	173	4,19	2,08	45	96	71
(d) Tea Processing	68	13	5	13	13	13
(e) Processing of Fruits & Vegetables	10	26	18	10	80	43
(f) Others	2,316	18,78	15,64	826	43,89	33,54
3. Beverage & Tobacco	16	25,25	18,08	28	4,25	3,85
4. Textiles	2,604	10,59	8,10	476	27,15	22,84
(a) Cotton Textiles	41	1,06	73	31	1,21	80
(b) Jute & Other Natural Fibre Textiles	219	53	43	27	25	20
(c) Handloom Textiles & Khadi	250	61	44	78	96	90
(d) Other Textiles & Textile Products	2,094	8,40	6,50	340	24,72	20,94
5. Paper, Paper Products & Printing	77	1,87	1,60	149	12,77	9,21
6. Woods and Wood Products	665	3,51	2,59	313	6,53	5,66
7. Leather & Leather Products	191	79	63	74	2,73	2,18
8. Gems and Jewellery	639	1,76	1,11	76	1,44	1,24
9. Rubber & Plastic Products	133	46,87	35,65	116	7,37	6,21
10. Chemicals & Chemical Products	116	89,62	53,18	210	33,75	28,38
(a) Heavy Industrial Chemicals	9	86,81	50,64	11	12,73	10,80
(b) Fertilisers	2	4	4	1	-	-
(c) Drugs & Pharmaceuticals	17	43	46	37	85	63
(d) Non-Edible Oils	2	11	7	3	11	7
(e) Other Chemicals & Chemical Products	86	2,24	1,98	158	20,05	16,88
11. Petroleum, Coal Products & Nuclear Fuels	39	10,23	8,94	63	40,39	37,13
12. Manufacture of Cement & Cement Products	223	16,04	10,91	200	15,23	12,81
13. Basic Metals & Metal Products	408	322,02	196,31	538	835,80	579,99
(a) Iron & Steel	55	304,01	180,39	204	803,92	551,51
(b) Non-Ferrous Metals	11	7,10	7,07	14	2,86	1,62
(c) Metal Products	342	10,91	8,84	320	29,02	26,86
14. Engineering	1,109	30,95	21,91	1,072	69,15	56,44
(a) Heavy Engineering	40	2,41	2,29	52	8,90	8,15
(b) Light Engineering	703	17,93	16,04	791	43,88	37,49
(c) Electrical Machinery & Goods	191	9,09	2,28	153	14,79	9,48
(d) Electronic Machinery & Goods	175	1,52	1,30	76	1,58	1,32
15. Vehicles, Vehicle Parts & Transport Equipments	688	29,55	22,34	357	56,25	30,23
16. Other Industries	6,062	55,75	45,50	5,094	173,68	155,60
17. Electricity, Gas & Water	4	90,30	82,10	21	64,11	63,29
(a) Electricity Generation & Transmission	2	89,14	81,15	10	60,97	60,59
(b) Non-Conventional Energy	-	-	-	2	37	35
(c) Gas, Steam & Water Supply	2	1,16	94	9	2,78	2,36
18. Construction	416	169,28	56,46	645	139,52	82,88
(a) Other than Infrastructure	114	6,97	5,89	513	79,19	42,38
(b) Infrastructure Construction	302	162,31	50,57	132	60,34	40,50
III. TRANSPORT OPERATORS	10,711	276,39	224,98	5,277	255,22	201,83
IV. PROFESSIONAL AND OTHER SERVICES	27,719	303,52	231,29	11,221	312,85	261,73
1. Professional Services	7,420	100,08	58,67	2,125	60,48	50,30
2. Tourism, Hotel & Restaurants	2,004	13,04	10,46	441	16,67	13,30
3. Recreation services	128	1,19	1,00	86	1,96	1,66
4. IT and Telecommunications	26	1,19	1,07	74	6,41	5,37
5. Others	18,141	188,01	160,08	8,495	227,33	191,11
V. PERSONAL LOANS	1,29,115	1651,13	1244,36	1,58,039	2962,64	2242,09
1. Housing	8,828	205,96	162,28	15,365	764,21	622,43
2. Consumer Durables	5,826	37,37	27,82	2,901	20,53	14,77
3. Vehicles	10,069	119,30	91,69	14,117	275,37	179,30
4. Education	4,013	100,96	74,35	8,634	233,84	180,84
5. Personal Credit Cards	14,862	124,09	78,63	10,151	79,58	45,56
6. Others	85,517	1063,46	809,60	1,06,871	1589,11	1199,19
VI. TRADE	96,422	716,43	581,43	37,783	1065,30	940,49
1. Wholesale Trade	2,492	44,93	34,67	3,074	244,54	229,90
2. Retail Trade	93,930	671,50	546,76	34,709	820,76	710,59
VII. FINANCE	4,699	19,95	15,11	461	13,35	10,54
VIII. ALL OTHERS	24,895	241,14	118,69	18,184	156,27	130,31
TOTAL BANK CREDIT	7,96,229	5729,73	4271,80	3,38,764	7963,10	6074,96

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**EASTERN REGION
STATE: JHARKHAND**

(Amount in ₹ 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	12,657	250,54	179,57	-	-	-
1. Direct Finance	11,908	184,33	123,51	-	-	-
2. Indirect Finance	749	66,21	56,06	-	-	-
II. INDUSTRY	11,763	7799,51	5849,24	-	-	-
1. Mining & Quarrying	217	296,86	197,11	-	-	-
2. Food Manufacturing & Processing	684	155,37	122,69	-	-	-
(a) Rice Mills, Flour & Dal Mills	127	74,64	63,50	-	-	-
(b) Sugar	3	16	8	-	-	-
(c) Edible Oils & Vanaspati	34	15,38	9,62	-	-	-
(d) Tea Processing	6	4	1	-	-	-
(e) Processing of Fruits & Vegetables	14	2,08	1,93	-	-	-
(f) Others	500	63,08	47,55	-	-	-
3. Beverage & Tobacco	52	27,96	26,50	-	-	-
4. Textiles	387	35,11	28,39	-	-	-
(a) Cotton Textiles	25	5,36	4,72	-	-	-
(b) Jute & Other Natural Fibre Textiles	15	8,07	7,84	-	-	-
(c) Handloom Textiles & Khadi	11	1,68	1,44	-	-	-
(d) Other Textiles & Textile Products	336	19,99	14,39	-	-	-
5. Paper, Paper Products & Printing	256	72,44	43,39	-	-	-
6. Woods and Wood Products	247	18,61	16,55	-	-	-
7. Leather & Leather Products	80	2,19	1,96	-	-	-
8. Gems and Jewellery	49	9,59	8,90	-	-	-
9. Rubber & Plastic Products	270	183,71	130,05	-	-	-
10. Chemicals & Chemical Products	534	119,25	84,42	-	-	-
(a) Heavy Industrial Chemicals	38	24,64	20,56	-	-	-
(b) Fertilisers	1	-	-	-	-	-
(c) Drugs & Pharmaceuticals	21	9,67	8,26	-	-	-
(d) Non-Edible Oils	8	2,81	1,21	-	-	-
(e) Other Chemicals & Chemical Products	466	82,13	54,38	-	-	-
11. Petroleum, Coal Products & Nuclear Fuels	172	464,87	467,88	-	-	-
12. Manufacture of Cement & Cement Products	219	175,04	132,45	-	-	-
13. Basic Metals & Metal Products	1,818	2032,39	1323,21	-	-	-
(a) Iron & Steel	508	1638,06	1005,54	-	-	-
(b) Non-Ferrous Metals	68	64,12	56,25	-	-	-
(c) Metal Products	1,242	330,21	261,43	-	-	-
14. Engineering	1,915	571,48	402,69	-	-	-
(a) Heavy Engineering	167	201,27	147,86	-	-	-
(b) Light Engineering	1,312	332,45	226,49	-	-	-
(c) Electrical Machinery & Goods	352	33,99	25,25	-	-	-
(d) Electronic Machinery & Goods	84	3,77	3,09	-	-	-
15. Vehicles, Vehicle Parts & Transport Equipments	825	1617,01	1256,45	-	-	-
16. Other Industries	2,602	381,88	353,01	-	-	-
17. Electricity, Gas & Water	43	798,53	528,63	-	-	-
(a) Electricity Generation & Transmission	12	768,31	502,33	-	-	-
(b) Non-Conventional Energy	5	60	54	-	-	-
(c) Gas, Steam & Water Supply	26	29,62	25,76	-	-	-
18. Construction	1,393	837,22	724,97	-	-	-
(a) Other than Infrastructure	927	359,42	316,99	-	-	-
(b) Infrastructure Construction	466	477,80	407,98	-	-	-
III. TRANSPORT OPERATORS	7,933	508,30	397,89	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	15,057	1197,85	1008,96	-	-	-
1. Professional Services	1,251	93,22	74,22	-	-	-
2. Tourism, Hotel & Restaurants	574	184,09	155,17	-	-	-
3. Recreation services	56	4,06	3,02	-	-	-
4. IT and Telecommunications	88	8,69	8,28	-	-	-
5. Others	13,088	907,79	768,27	-	-	-
V. PERSONAL LOANS	2,01,236	4419,90	3351,52	-	-	-
1. Housing	27,731	1707,18	1353,48	-	-	-
2. Consumer Durables	5,085	41,00	34,97	-	-	-
3. Vehicles	48,847	656,91	447,00	-	-	-
4. Education	19,477	582,45	462,13	-	-	-
5. Personal Credit Cards	6,824	53,04	30,85	-	-	-
6. Others	93,272	1379,32	1023,09	-	-	-
VI. TRADE	21,895	2016,91	1726,88	-	-	-
1. Wholesale Trade	2,169	689,37	594,40	-	-	-
2. Retail Trade	19,726	1327,54	1132,48	-	-	-
VII. FINANCE	375	69,67	48,93	-	-	-
VIII. ALL OTHERS	47,065	508,75	470,45	-	-	-
TOTAL BANK CREDIT	3,17,981	16771,42	13033,43	-	-	-