

Table No. 5.6 – State and Bank Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2001

State : Jharkhand

| EASTERN REGION | | (Amount in Rupees Lakh) | | | | | |
|--|---|-------------------------|----------------------------|--------------------|-----------------|----------------------------|--|
| OCCUPATION | STATE BANK OF INDIA AND ITS ASSOCIATES | | | NATIONALISED BANKS | | | |
| | No. of Accounts | Credit Limit | Amount Out- standing | No. of Accounts | Credit Limit | Amount Out- standing | |
| | 1 | 2 | 3 | 4 | 5 | 6 | |
| I. AGRICULTURE | 66,411 | 136,17 | 117,94 | 1,12,449 | 211,22 | 177,26 | |
| 1. Direct Finance | 66,308 | 130,16 | 112,22 | 1,10,307 | 197,47 | 166,72 | |
| 2. Indirect Finance | 103 | 6,01 | 5,72 | 2,142 | 13,74 | 10,54 | |
| II. INDUSTRY | 17,821 | 1235,32 | 990,10 | 30,226 | 1740,56 | 1450,18 | |
| 1. Mining & Quarrying | 36 | 11,01 | 7,21 | 101 | 74,85 | 65,50 | |
| 2. Food Manufacturing & Processing | 115 | 62,10 | 43,95 | 858 | 11,40 | 9,46 | |
| (a) Rice Mills, Flour & Dal Mills | 63 | 9,08 | 7,52 | 300 | 4,53 | 3,67 | |
| (b) Sugar | 3 | 41,72 | 25,50 | 2 | 10 | 7 | |
| (c) Edible Oils & Vanaspati | 19 | 7,62 | 7,53 | 55 | 85 | 92 | |
| (d) Tea Processing | 1 | 2 | 2 | 3 | 1,30 | 1,17 | |
| (e) Processing of Fruits & Vegetables | 2 | 10 | 9 | 4 | 16 | 11 | |
| (f) Others | 27 | 3,56 | 3,29 | 494 | 4,46 | 3,51 | |
| 3. Beverage & Tobacco | 4 | 19 | 18 | 8 | 2,07 | 1,91 | |
| 4. Textiles | 67 | 14,14 | 12,89 | 801 | 10,11 | 10,07 | |
| (a) Cotton Textiles | 7 | 4,55 | 4,87 | 8 | 22 | 12 | |
| (b) Jute Textiles | - | - | - | - | - | - | |
| (c) Handloom Textiles & Khadi | 18 | 2,34 | 2,28 | 117 | 65 | 64 | |
| (d) Other Textiles | 42 | 7,25 | 5,73 | 676 | 9,24 | 9,32 | |
| 5. Paper, Paper Products & Printing | 34 | 1,96 | 1,66 | 222 | 4,06 | 3,37 | |
| 6. Leather & Leather Products | 16 | 1,10 | 1,11 | 110 | 90 | 86 | |
| 7. Rubber & Rubber Products | 18 | 1,68 | 1,30 | 50 | 4,41 | 3,85 | |
| 8. Chemicals & Chemical Products | 153 | 52,64 | 41,82 | 251 | 28,13 | 24,54 | |
| (a) Heavy Industrial Chemicals | 4 | 3,61 | 1,34 | 23 | 18,04 | 15,60 | |
| (b) Fertilisers | 4 | 1,42 | 27 | - | - | - | |
| (c) Drugs & Pharmaceuticals | 8 | 96 | 81 | 53 | 1,94 | 1,75 | |
| (d) Non-Edible Oils | - | - | - | 5 | 84 | 74 | |
| (e) Other Chemicals & Chemical Products | 137 | 46,65 | 39,41 | 170 | 7,31 | 6,44 | |
| 9. Petroleum, Coal Products & Nuclear Fuels | 16 | 4,94 | 3,63 | 127 | 29,66 | 27,21 | |
| 10. Manufacture of Cement & Cement Products | 33 | 9,24 | 7,71 | 57 | 215,02 | 150,88 | |
| 11. Basic Metals & Metal Products | 339 | 162,51 | 139,99 | 835 | 930,73 | 794,51 | |
| (a) Iron & Steel | 100 | 108,09 | 95,13 | 210 | 857,81 | 743,73 | |
| (b) Non-Ferrous Metals | 5 | 5,69 | 4,66 | 19 | 7,18 | 6,11 | |
| (c) Other Metal Products | 234 | 48,73 | 40,20 | 606 | 65,73 | 44,66 | |
| 12. Engineering | 109 | 691,63 | 554,90 | 1,174 | 116,60 | 83,25 | |
| (a) Heavy Engineering | 33 | 672,62 | 541,43 | 34 | 85,33 | 56,81 | |
| (b) Light Engineering | 10 | 1,80 | 1,67 | 629 | 11,89 | 11,44 | |
| (c) Electrical Machinery & Goods | 61 | 16,98 | 11,60 | 483 | 13,15 | 13,33 | |
| (d) Electronic Machinery & Goods | 5 | 23 | 19 | 28 | 6,22 | 1,67 | |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 158 | 93,73 | 64,48 | 399 | 148,89 | 120,50 | |
| 14. Other Industries | 16,695 | 123,11 | 106,63 | 24,353 | 117,12 | 109,10 | |
| 15. Electricity, Gas & Water | 14 | 2,12 | 98 | 19 | 1,97 | 1,76 | |
| (a) Electricity Generation & Transmission | 5 | 30 | 25 | 9 | 1,41 | 1,40 | |
| (b) Non-Conventional Energy | 1 | 4 | 4 | 1 | 5 | 5 | |
| (c) Gas, Steam & Water Supply | 8 | 1,78 | 69 | 9 | 52 | 32 | |
| 16. Construction | 14 | 3,24 | 1,67 | 861 | 44,64 | 43,40 | |
| III. TRANSPORT OPERATORS | 2,391 | 50,12 | 33,95 | 7,642 | 91,82 | 66,45 | |
| IV. PROFESSIONAL AND OTHER SERVICES | 8,694 | 49,87 | 40,09 | 18,677 | 68,36 | 56,86 | |
| V. PERSONAL LOANS | 84,527 | 362,87 | 301,28 | 1,18,609 | 453,19 | 392,85 | |
| 1. Loans for Purchase of Consumer Durables | 10,764 | 38,88 | 29,17 | 14,204 | 50,44 | 42,74 | |
| 2. Loans for Housing | 8,400 | 99,24 | 89,55 | 14,731 | 110,73 | 97,75 | |
| 3. Rest of the Personal Loans | 65,363 | 224,75 | 182,55 | 89,674 | 292,03 | 252,35 | |
| VI. TRADE | 23,300 | 224,48 | 197,84 | 51,172 | 267,84 | 234,39 | |
| 1. Wholesale Trade | 2,166 | 85,80 | 74,95 | 5,938 | 69,76 | 57,45 | |

| | | | | | | |
|---|-----------------|----------------|----------------|-----------------|----------------|----------------|
| 2. Retail Trade | 21,134 | 138,68 | 122,89 | 45,234 | 198,08 | 176,94 |
| VII. FINANCE | 27 | 6,21 | 5,33 | 409 | 94,26 | 92,03 |
| VIII. ALLOTHERS | 12,935 | 108,43 | 91,67 | 32,398 | 189,72 | 162,31 |
| TOTAL BANK CREDIT | 2,16,106 | 2173,47 | 1778,19 | 3,71,582 | 3116,96 | 2632,32 |
| <i>OF WHICH:</i> 1. Artisans & Village Industries | 2,933 | 6,98 | 6,59 | 8,809 | 19,43 | 18,36 |
| 2. Other Small Scale Industries | 11,096 | 229,79 | 192,43 | 11,201 | 123,91 | 111,70 |

EASTERN REGION

(Amount in Rupees Lakh)

| OCCUPATION | FOREIGN BANKS | | | REGIONAL RURAL BANKS | | |
|--|---------------|--------|--------------|----------------------|---------------|---------------|
| | No. of | Credit | Amount | No. of | Credit | Amount |
| | Accounts | Limit | Out-standing | Accounts | Limit | Out-standing |
| | 7 | 8 | 9 | 10 | 11 | 12 |
| I. AGRICULTURE | - | - | - | 1,45,982 | 135,54 | 100,54 |
| 1. Direct Finance | - | - | - | 1,43,721 | 132,61 | 97,81 |
| 2. Indirect Finance | - | - | - | 2,261 | 2,93 | 2,73 |
| II. INDUSTRY | - | - | - | 26,796 | 23,94 | 18,45 |
| 1. Mining & Quarrying | - | - | - | - | - | - |
| 2. Food Manufacturing & Processing | - | - | - | 46 | 35 | 23 |
| (a) Rice Mills, Flour & Dal Mills | - | - | - | 35 | 22 | 16 |
| (b) Sugar | - | - | - | 1 | 4 | - |
| (c) Edible Oils & Vanaspati | - | - | - | 3 | 1 | 1 |
| (d) Tea Processing | - | - | - | - | - | - |
| (e) Processing of Fruits & Vegetables | - | - | - | - | - | - |
| (f) Others | - | - | - | 7 | 7 | 6 |
| 3. Beverage & Tobacco | - | - | - | 3 | 29 | 12 |
| 4. Textiles | - | - | - | 20 | 12 | 11 |
| (a) Cotton Textiles | - | - | - | - | - | - |
| (b) Jute Textiles | - | - | - | - | - | - |
| (c) Handloom Textiles & Khadi | - | - | - | - | - | - |
| (d) Other Textiles | - | - | - | 20 | 12 | 11 |
| 5. Paper, Paper Products & Printing | - | - | - | 18 | 18 | 14 |
| 6. Leather & Leather Products | - | - | - | 2 | 1 | - |
| 7. Rubber & Rubber Products | - | - | - | 2 | 4 | 4 |
| 8. Chemicals & Chemical Products | - | - | - | 4 | 2 | 2 |
| (a) Heavy Industrial Chemicals | - | - | - | - | - | - |
| (b) Fertilisers | - | - | - | - | - | - |
| (c) Drugs & Pharmaceuticals | - | - | - | 3 | 2 | 1 |
| (d) Non-Edible Oils | - | - | - | - | - | - |
| (e) Other Chemicals & Chemical Products | - | - | - | 1 | - | - |
| 9. Petroleum, Coal Products & Nuclear Fuels | - | - | - | 2 | 8 | 5 |
| 10. Manufacture of Cement & Cement Products | - | - | - | 2 | 1 | 1 |
| 11. Basic Metals & Metal Products | - | - | - | 19 | 55 | 38 |
| (a) Iron & Steel | - | - | - | - | - | - |
| (b) Non-Ferrous Metals | - | - | - | 11 | 27 | 25 |
| (c) Other Metal Products | - | - | - | 8 | 28 | 13 |
| 12. Engineering | - | - | - | 16 | 8 | 8 |
| (a) Heavy Engineering | - | - | - | 1 | 3 | 3 |
| (b) Light Engineering | - | - | - | 3 | 1 | 1 |
| (c) Electrical Machinery & Goods | - | - | - | 12 | 5 | 4 |
| (d) Electronic Machinery & Goods | - | - | - | - | - | - |
| 13. Vehicles, Vehicle Parts & Transport Equipments | - | - | - | 5 | 10 | 9 |
| 14. Other Industries | - | - | - | 26,655 | 22,06 | 17,15 |
| 15. Electricity, Gas & Water | - | - | - | - | - | - |
| (a) Electricity Generation & Transmission | - | - | - | - | - | - |
| (b) Non-Conventional Energy | - | - | - | - | - | - |
| (c) Gas, Steam & Water Supply | - | - | - | - | - | - |
| 16. Construction | - | - | - | 2 | 6 | 4 |
| III. TRANSPORT OPERATORS | - | - | - | 8,794 | 43,81 | 31,28 |
| IV. PROFESSIONAL AND OTHER SERVICES | - | - | - | 6,419 | 8,44 | 6,56 |
| V. PERSONAL LOANS | - | - | - | 34,726 | 80,24 | 70,15 |
| 1. Loans for Purchase of Consumer Durables | - | - | - | 3,738 | 9,79 | 8,06 |
| 2. Loans for Housing | - | - | - | 1,351 | 14,11 | 13,98 |
| 3. Rest of the Personal Loans | - | - | - | 29,637 | 56,34 | 48,11 |
| VI. TRADE | - | - | - | 53,537 | 61,89 | 48,33 |
| 1. Wholesale Trade | - | - | - | 457 | 1,74 | 1,38 |
| 2. Retail Trade | - | - | - | 53,080 | 60,16 | 46,95 |
| VII. FINANCE | - | - | - | - | - | - |
| VIII. ALLOTHERS | - | - | - | 13,613 | 9,50 | 8,44 |
| TOTAL BANK CREDIT | - | - | - | 2,89,867 | 363,35 | 283,73 |

| | | | | | | |
|---|---|---|---|--------|-------|-------|
| <i>OF WHICH:</i> 1. Artisans & Village Industries | - | - | - | 19,177 | 14,54 | 11,07 |
| 2. Other Small Scale Industries | - | - | - | 3,629 | 4,00 | 3,39 |

EASTERN REGION

(Amount in Rupees Lakh)

| OCCUPATION | OTHER SCHEDULED COMMERCIAL BANKS | | | ALL SCHEDULED COMMERCIAL BANKS | | |
|--|-------------------------------------|-----------------|----------------------------|-----------------------------------|-----------------|----------------------------|
| | No. of Accounts | Credit Limit | Amount Out- standing | No. of Accounts | Credit Limit | Amount Out- standing |
| | 13 | 14 | 15 | 16 | 17 | 18 |
| I. AGRICULTURE | - | - | - | 3,24,842 | 482,92 | 395,73 |
| 1. Direct Finance | - | - | - | 3,20,336 | 460,24 | 376,75 |
| 2. Indirect Finance | - | - | - | 4,506 | 22,69 | 18,98 |
| II. INDUSTRY | 97 | 35,62 | 26,92 | 74,940 | 3035,44 | 2485,65 |
| 1. Mining & Quarrying | - | - | - | 137 | 85,86 | 72,70 |
| 2. Food Manufacturing & Processing | - | - | - | 1,019 | 73,85 | 53,64 |
| (a) Rice Mills, Flour & Dal Mills | - | - | - | 398 | 13,84 | 11,35 |
| (b) Sugar | - | - | - | 6 | 41,86 | 25,58 |
| (c) Edible Oils & Vanaspati | - | - | - | 77 | 8,47 | 8,46 |
| (d) Tea Processing | - | - | - | 4 | 1,33 | 1,19 |
| (e) Processing of Fruits & Vegetables | - | - | - | 6 | 26 | 20 |
| (f) Others | - | - | - | 528 | 8,09 | 6,87 |
| 3. Beverage & Tobacco | - | - | - | 15 | 2,55 | 2,21 |
| 4. Textiles | - | - | - | 888 | 24,37 | 23,08 |
| (a) Cotton Textiles | - | - | - | 15 | 4,77 | 5,00 |
| (b) Jute Textiles | - | - | - | - | - | - |
| (c) Handloom Textiles & Khadi | - | - | - | 135 | 2,99 | 2,92 |
| (d) Other Textiles | - | - | - | 738 | 16,61 | 15,16 |
| 5. Paper, Paper Products & Printing | - | - | - | 274 | 6,20 | 5,17 |
| 6. Leather & Leather Products | - | - | - | 128 | 2,01 | 1,98 |
| 7. Rubber & Rubber Products | - | - | - | 70 | 6,12 | 5,18 |
| 8. Chemicals & Chemical Products | 1 | 1 | - | 409 | 80,80 | 66,38 |
| (a) Heavy Industrial Chemicals | - | - | - | 27 | 21,65 | 16,94 |
| (b) Fertilisers | - | - | - | 4 | 1,42 | 27 |
| (c) Drugs & Pharmaceuticals | - | - | - | 64 | 2,92 | 2,57 |
| (d) Non-Edible Oils | - | - | - | 5 | 84 | 74 |
| (e) Other Chemicals & Chemical Products | 1 | 1 | - | 309 | 53,97 | 45,86 |
| 9. Petroleum, Coal Products & Nuclear Fuels | 2 | 7 | 7 | 147 | 34,74 | 30,96 |
| 10. Manufacture of Cement & Cement Products | - | - | - | 92 | 224,26 | 158,60 |
| 11. Basic Metals & Metal Products | 1 | 50 | 50 | 1,194 | 1094,29 | 935,37 |
| (a) Iron & Steel | 1 | 50 | 50 | 311 | 966,41 | 839,36 |
| (b) Non-Ferrous Metals | - | - | - | 35 | 13,13 | 11,02 |
| (c) Other Metal Products | - | - | - | 848 | 114,75 | 84,99 |
| 12. Engineering | 30 | 31,16 | 23,42 | 1,329 | 839,46 | 661,65 |
| (a) Heavy Engineering | 2 | 1,20 | 75 | 70 | 759,18 | 599,02 |
| (b) Light Engineering | 1 | 5 | 5 | 643 | 13,74 | 13,17 |
| (c) Electrical Machinery & Goods | 27 | 29,91 | 22,61 | 583 | 60,09 | 47,59 |
| (d) Electronic Machinery & Goods | - | - | - | 33 | 6,45 | 1,86 |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 6 | 3,34 | 2,47 | 568 | 246,06 | 187,54 |
| 14. Other Industries | 50 | 30 | 25 | 67,753 | 262,60 | 233,12 |
| 15. Electricity, Gas & Water | - | - | - | 33 | 4,10 | 2,74 |
| (a) Electricity Generation & Transmission | - | - | - | 14 | 1,71 | 1,65 |
| (b) Non-Conventional Energy | - | - | - | 2 | 9 | 9 |
| (c) Gas, Steam & Water Supply | - | - | - | 17 | 2,30 | 1,01 |
| 16. Construction | 7 | 25 | 22 | 884 | 48,18 | 45,33 |
| III. TRANSPORT OPERATORS | 48 | 18 | 14 | 18,875 | 185,93 | 131,81 |
| IV. PROFESSIONAL AND OTHER SERVICES | 71 | 52 | 47 | 33,861 | 127,19 | 103,97 |
| V. PERSONAL LOANS | 853 | 7,64 | 6,10 | 2,38,715 | 903,93 | 770,37 |
| 1. Loans for Purchase of Consumer Durables | 25 | 4 | 3 | 28,731 | 99,15 | 80,01 |
| 2. Loans for Housing | 52 | 1,24 | 94 | 24,534 | 225,32 | 202,23 |
| 3. Rest of the Personal Loans | 776 | 6,35 | 5,12 | 1,85,450 | 579,46 | 488,12 |
| VI. TRADE | 92 | 2,31 | 2,04 | 1,28,101 | 556,53 | 482,60 |
| 1. Wholesale Trade | 4 | 28 | 20 | 8,565 | 157,58 | 133,98 |
| 2. Retail Trade | 88 | 2,03 | 1,84 | 1,19,536 | 398,95 | 348,62 |
| VII. FINANCE | 2 | 1,03 | 1,03 | 438 | 101,50 | 98,39 |
| VIII. ALLOTHERS | 137 | 2,52 | 2,41 | 59,083 | 310,17 | 264,83 |
| TOTAL BANK CREDIT | 1,300 | 49,82 | 39,11 | 8,78,855 | 5703,60 | 4733,35 |
| <i>OF WHICH:</i> 1. Artisans & Village Industries | - | - | - | 30,919 | 40,95 | 36,02 |
| 2. Other Small Scale Industries | 71 | 3,65 | 2,76 | 25,997 | 361,34 | 310,28 |

