

State : Jharkhand

**Table No. 5.7 – State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation
March 2001**

EASTERN REGION		(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	2,67,595	360,05	290,59	49,815	89,04	76,26	
1. Direct Finance	2,64,221	350,39	282,65	48,993	82,79	70,47	
2. Indirect Finance	3,374	9,67	7,95	822	6,25	5,78	
II. INDUSTRY	44,207	679,49	512,05	18,459	315,48	272,97	
1. Mining & Quarrying	24	5,25	2,28	60	27,71	22,87	
2. Food Manufacturing & Processing	233	50,50	33,67	462	12,35	10,98	
(a) Rice Mills, Flour & Dal Mills	153	5,84	5,32	166	2,96	2,51	
(b) Sugar	4	41,69	25,37	1	12	18	
(c) Edible Oils & Vanaspati	32	1,58	1,50	26	5,67	5,74	
(d) Tea Processing	2	25	24	2	1,07	94	
(e) Processing of Fruits & Vegetables	—	—	—	1	5	5	
(f) Others	42	1,14	1,24	266	2,47	1,56	
3. Beverage & Tobacco	6	1,81	1,69	3	19	4	
4. Textiles	277	3,72	3,42	227	5,11	5,27	
(a) Cotton Textiles	4	1,82	1,72	6	2,76	3,15	
(b) Jute Textiles	—	—	—	—	—	—	
(c) Handloom Textiles & Khadi	111	44	48	—	—	—	
(d) Other Textiles	162	1,46	1,22	221	2,34	2,12	
5. Paper, Paper Products & Printing	23	63	43	83	1,32	1,08	
6. Leather & Leather Products	20	13	11	33	1,19	1,20	
7. Rubber & Rubber Products	9	29	28	18	1,17	1,21	
8. Chemicals & Chemical Products	74	15,42	10,65	150	17,57	15,06	
(a) Heavy Industrial Chemicals	5	8,58	6,16	9	1,78	1,63	
(b) Fertilisers	3	1,37	22	—	—	—	
(c) Drugs & Pharmaceuticals	9	71	58	21	47	34	
(d) Non-Edible Oils	1	10	10	1	5	3	
(e) Other Chemicals & Chemical Products	56	4,66	3,59	119	15,27	13,07	
9. Petroleum, Coal Products & Nuclear Fuels	6	89	88	17	2,48	1,85	
10. Manufacture of Cement & Cement Products	20	38	36	44	6,43	5,01	
11. Basic Metals & Metal Products	105	464,00	356,26	282	83,56	73,01	
(a) Iron & Steel	30	452,67	346,84	97	41,64	36,39	
(b) Non-Ferrous Metals	2	1,17	1,11	13	5,37	4,40	
(c) Other Metal Products	73	10,16	8,30	172	36,55	32,22	
12. Engineering	100	36,52	23,31	223	49,59	42,90	
(a) Heavy Engineering	10	34,23	21,22	26	44,01	36,56	
(b) Light Engineering	62	1,69	1,52	83	1,75	2,21	
(c) Electrical Machinery & Goods	27	55	47	108	3,61	3,94	
(d) Electronic Machinery & Goods	1	5	9	6	22	19	
13. Vehicles, Vehicle Parts & Transport Equipments	89	19,77	12,41	167	19,40	16,14	
14. Other Industries	43,153	79,19	65,37	16,607	85,23	74,77	
15. Electricity, Gas & Water	1	4	4	7	44	42	
(a) Electricity Generation & Transmission	—	—	—	7	44	42	
(b) Non-Conventional Energy	1	4	4	—	—	—	
(c) Gas, Steam & Water Supply	—	—	—	—	—	—	
16. Construction	67	94	88	76	1,75	1,16	
III. TRANSPORT OPERATORS	11,699	81,78	58,59	4,028	54,54	37,98	
IV. PROFESSIONAL AND OTHER SERVICES	21,481	38,33	30,43	7,344	33,72	28,26	
V. PERSONAL LOANS	94,117	275,91	233,91	70,508	263,07	224,67	
1. Loans for Purchase of Consumer Durables	9,482	27,70	21,84	7,907	27,00	21,76	
2. Loans for Housing	6,231	47,56	43,18	6,999	67,45	61,16	
3. Rest of the Personal Loans	78,404	200,65	168,89	55,602	168,62	141,76	
VI. TRADE	85,458	155,09	127,93	24,643	128,82	113,96	
1. Wholesale Trade	2,570	18,21	14,62	1,604	34,85	29,48	
2. Retail Trade	82,888	136,89	113,31	23,039	93,97	84,48	
VII. FINANCE	23	1,62	62	22	3,88	3,15	
VIII. ALL OTHERS	30,525	74,87	64,17	13,336	81,58	70,32	
TOTAL BANK CREDIT	5,55,105	1667,15	1318,30	1,88,155	970,13	827,56	
<i>OF WHICH:</i> 1. Artisans & Village Industries	23,111	25,97	21,64	5,981	9,25	8,80	
2. Other Small Scale Industries	12,708	73,07	56,91	7,211	123,25	106,68	

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	7,432	33,83	28,89	—	—	—
1. Direct Finance	7,122	27,06	23,63	—	—	—
2. Indirect Finance	310	6,77	5,25	—	—	—
II. INDUSTRY	12,274	2040,46	1700,64	—	—	—
1. Mining & Quarrying	53	52,90	47,55	—	—	—
2. Food Manufacturing & Processing	324	11,00	8,99	—	—	—
(a) Rice Mills, Flour & Dal Mills	79	5,04	3,52	—	—	—
(b) Sugar	1	5	3	—	—	—
(c) Edible Oils & Vanaspati	19	1,22	1,22	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	5	21	15	—	—	—
(f) Others	220	4,49	4,07	—	—	—
3. Beverage & Tobacco	6	55	48	—	—	—
4. Textiles	384	15,54	14,39	—	—	—
(a) Cotton Textiles	5	19	13	—	—	—
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	24	2,55	2,44	—	—	—
(d) Other Textiles	355	12,80	11,82	—	—	—
5. Paper, Paper Products & Printing	168	4,25	3,67	—	—	—
6. Leather & Leather Products	75	68	66	—	—	—
7. Rubber & Rubber Products	43	4,66	3,69	—	—	—
8. Chemicals & Chemical Products	185	47,81	40,67	—	—	—
(a) Heavy Industrial Chemicals	13	11,29	9,15	—	—	—
(b) Fertilisers	1	5	5	—	—	—
(c) Drugs & Pharmaceuticals	34	1,74	1,66	—	—	—
(d) Non-Edible Oils	3	69	62	—	—	—
(e) Other Chemicals & Chemical Products	134	34,04	29,20	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	124	31,36	28,23	—	—	—
10. Manufacture of Cement & Cement Products	28	217,44	153,23	—	—	—
11. Basic Metals & Metal Products	807	546,73	506,11	—	—	—
(a) Iron & Steel	184	472,09	456,12	—	—	—
(b) Non-Ferrous Metals	20	6,60	5,51	—	—	—
(c) Other Metal Products	603	68,04	44,47	—	—	—
12. Engineering	1,006	753,36	595,43	—	—	—
(a) Heavy Engineering	34	680,94	541,23	—	—	—
(b) Light Engineering	498	10,30	9,44	—	—	—
(c) Electrical Machinery & Goods	448	55,93	43,17	—	—	—
(d) Electronic Machinery & Goods	26	6,18	1,58	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	312	206,89	158,99	—	—	—
14. Other Industries	7,993	98,17	92,97	—	—	—
15. Electricity, Gas & Water	25	3,61	2,28	—	—	—
(a) Electricity Generation & Transmission	7	1,27	1,23	—	—	—
(b) Non-Conventional Energy	1	5	5	—	—	—
(c) Gas, Steam & Water Supply	17	2,30	1,01	—	—	—
16. Construction	741	45,49	43,29	—	—	—
III. TRANSPORT OPERATORS	3,148	49,62	35,25	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	5,036	55,14	45,28	—	—	—
V. PERSONAL LOANS	74,090	364,94	311,78	—	—	—
1. Loans for Purchase of Consumer Durables	11,342	44,45	36,41	—	—	—
2. Loans for Housing	11,304	110,31	97,90	—	—	—
3. Rest of the Personal Loans	51,444	210,18	177,47	—	—	—
VI. TRADE	18,000	272,61	240,71	—	—	—
1. Wholesale Trade	4,391	104,52	89,87	—	—	—
2. Retail Trade	13,609	168,09	150,83	—	—	—
VII. FINANCE	393	96,00	94,62	—	—	—
VIII. ALL OTHERS	15,222	153,72	130,33	—	—	—
TOTAL BANK CREDIT	1,35,595	3066,32	2587,49	—	—	—
<i>OF WHICH :</i> 1. Artisans & Village Industries	1,827	5,72	5,58	—	—	—
2. Other Small Scale Industries	6,078	165,02	146,69	—	—	—