

**Table No. 5.9 – District-Wise Classification of Outstanding Credit Of
State : Jharkhand**

OCCUPATION		BOKARO		CHATRA		DEOGHAR		DHANBAD	
		No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
		1	2	3	4	5	6	7	8
I. AGRICULTURE		12,539	14,78,80	11,416	19,73,77	21,470	21,74,95	9,080	15,12,54
1. Direct Finance		12,168	13,08,36	11,397	18,98,52	21,334	21,47,91	9,049	14,63,47
2. Indirect Finance		371	1,70,44	19	75,25	136	27,04	31	49,07
II. INDUSTRY		7,377	795,12,37	799	1,48,96	6,796	27,27,62	5,072	351,29,48
1. Mining & Quarrying		4	1,94,19	1	3,10	—	—	41	21,36,44
2. Manufacturing & Processing		6,903	792,56,99	798	1,45,86	6,794	27,26,55	4,983	325,92,36
3. Electricity, Gas & Water		2	14,30	—	—	—	—	4	1,08,88
4. Construction		468	46,89	—	—	2	1,07	44	2,91,80
III. TRANSPORT OPERATORS		1,725	12,39,58	363	2,59,94	1,544	4,26,24	1,731	14,17,76
IV. PROFESSIONAL AND OTHER SERVICES		2,953	6,32,76	1,124	1,37,91	1,006	2,13,40	3,498	14,71,16
V. PERSONAL LOANS		24,938	73,63,85	3,598	11,40,78	11,444	26,42,71	23,009	81,10,54
1. Loans for Purchase of Consumer Durables		2,523	8,46,65	49	32,60	640	1,57,33	2,908	9,58,85
2. Loans for Housing		1,155	7,16,44	257	3,40,66	1,835	10,42,25	1,819	18,66,92
3. Rest of the Personal Loans		21,260	58,00,76	3,292	7,67,52	8,969	14,43,13	18,282	52,84,77
VI. TRADE		11,415	36,47,20	3,842	5,85,28	7,161	16,80,67	8,137	57,44,47
1. Wholesale Trade		2,850	9,43,59	505	66,89	187	4,15,15	633	16,67,87
2. Retail Trade		8,565	27,03,61	3,337	5,18,39	6,974	12,65,52	7,504	40,76,60
VII. FINANCE		356	3,29,29	—	—	—	—	12	1,63,01
VIII. ALL OTHERS		6,106	23,23,16	628	3,28,79	3,158	4,39,35	7,440	36,94,20
TOTAL BANK CREDIT		67,409	965,27,01	21,770	45,75,43	52,579	103,04,94	57,979	572,43,16
<i>OF WHICH:</i>									
1. Artisans & Village Industries		3,160	5,19,74	166	33,33	3,554	2,79,80	1,701	2,57,26
2. Other Small Scale Industries		2,118	26,41,21	356	83,08	1,761	11,54,63	1,907	33,06,80

OCCUPATION		DUMKA		GARHWA		GIRIDIH		GODDA	
		No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
		9	10	11	12	13	14	15	16
I. AGRICULTURE		40,461	32,95,71	20,828	20,61,41	17,389	24,01,34	14,747	18,89,81
1. Direct Finance		39,599	32,62,85	20,821	20,55,99	16,940	22,31,67	14,740	18,61,20
2. Indirect Finance		862	32,86	7	5,42	449	1,69,67	7	28,61
II. INDUSTRY		5,587	10,50,55	2,076	73,74,42	5,560	40,66,32	2,938	17,45,50
1. Mining & Quarrying		—	—	—	—	11	1,46,04	—	—
2. Manufacturing & Processing		5,587	10,50,55	2,076	73,74,42	5,548	39,14,09	2,938	17,45,50
3. Electricity, Gas & Water		—	—	—	—	—	—	—	—
4. Construction		—	—	—	—	1	6,19	—	—
III. TRANSPORT OPERATORS		1,175	3,37,94	883	3,95,22	1,043	5,25,46	1,065	4,04,05
IV. PROFESSIONAL AND OTHER SERVICES		889	1,74,27	602	1,22,57	2,894	3,88,98	1,594	2,47,39
V. PERSONAL LOANS		9,904	24,47,68	3,192	11,19,56	13,787	36,99,82	6,300	17,62,85
1. Loans for Purchase of Consumer Durables		932	2,43,96	280	47,73	1,199	2,80,79	860	2,08,56
2. Loans for Housing		845	5,19,32	249	2,49,79	1,157	7,26,11	618	4,67,06
3. Rest of the Personal Loans		8,127	16,84,40	2,663	8,22,04	11,431	26,92,92	4,822	10,87,23
VI. TRADE		6,857	13,25,18	4,833	10,08,65	7,625	16,28,44	2,977	9,46,97
1. Wholesale Trade		237	2,37,07	131	1,76,36	193	3,86,91	127	2,32,32
2. Retail Trade		6,620	10,88,11	4,702	8,32,29	7,432	12,41,53	2,850	7,14,65
VII. FINANCE		6	41,60	2	8,60	2	40,53	—	—

VIII. ALL OTHERS	3,545	4,85,22	564	2,20,68	2,541	7,75,76	4,992	13,46,98
TOTAL BANK CREDIT	68,424	91,58,15	32,980	123,11,11	50,841	135,26,65	34,613	83,43,55
<i>OF WHICH</i> : 1. Artisans & Village Industries	3,419	2,21,23	705	1,04,18	2,213	2,37,21	1,339	1,01,90
2. Other Small Scale Industries	1,615	4,00,86	572	9,11,01	2,120	21,07,16	1,367	14,00,48

OCCUPATION	GUMLA		HAZARIBAGH		KODERMA		LOHARDAGGA	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	17	18	19	20	21	22	23	24
I. AGRICULTURE	16,650	26,42,05	20,153	28,59,11	4,606	6,17,44	7,567	8,96,45
1. Direct Finance	16,281	25,15,30	19,950	26,96,54	4,602	6,16,00	7,529	8,57,23
2. Indirect Finance	369	1,26,75	203	1,62,57	4	1,44	38	39,22
II. INDUSTRY	2,227	6,81,65	3,667	38,61,73	1,000	3,86,86	739	2,19,93
1. Mining & Quarrying	—	—	7	1,22,08	7	19,65	2	6,53
2. Manufacturing & Processing	2,226	6,80,78	3,610	37,18,64	990	3,62,43	737	2,13,40
3. Electricity, Gas & Water	—	—	—	—	—	—	—	—
4. Construction	1	87	50	21,01	3	4,78	—	—
III. TRANSPORT OPERATORS	575	4,02,29	877	11,66,45	98	1,31,32	136	2,38,61
IV. PROFESSIONAL AND OTHER SERVICES	2,086	2,98,54	1,476	4,28,12	697	2,81,66	229	1,05,34
V. PERSONAL LOANS	5,343	20,09,23	23,912	64,74,63	2,318	6,91,33	1,870	5,20,90
1. Loans for Purchase of Consumer Durables	294	64,08	4,911	12,31,23	86	31,35	146	49,99
2. Loans for Housing	839	9,52,50	1,663	11,05,63	285	1,92,52	123	1,25,15
3. Rest of the Personal Loans	4,210	9,92,65	17,338	41,37,77	1,947	4,67,46	1,601	3,45,76
VI. TRADE	6,930	9,81,73	7,497	34,58,67	1,761	3,98,07	1,336	5,59,04
1. Wholesale Trade	208	1,35,83	255	6,94,44	219	1,23,91	26	1,66,31
2. Retail Trade	6,722	8,45,90	7,242	27,64,23	1,542	2,74,16	1,310	3,92,73
VII. FINANCE	—	—	6	2,06,17	—	—	1	3,81
VIII. ALL OTHERS	1,025	4,54,60	3,194	11,36,32	1,214	2,38,23	375	1,09,69
TOTAL BANK CREDIT	34,836	74,70,09	60,782	195,91,20	11,694	27,44,91	12,253	26,53,77
<i>OF WHICH</i> : 1. Artisans & Village Industries	1,323	85,56	1,139	1,78,86	212	61,92	402	43,18
2. Other Small Scale Industries	425	3,10,20	1,149	8,88,51	595	1,89,79	177	1,10,93

OCCUPATION	PAKUR		PALAMU		PASCHIMISINGHBHUM	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	25	26	27	28	29	30
I. AGRICULTURE	11,383	9,69,89	34,277	35,71,99	19,226	18,84,81
1. Direct Finance	11,320	9,63,30	34,065	33,78,62	19,128	18,58,75
2. Indirect Finance	63	6,59	212	1,93,37	98	26,06
II. INDUSTRY	2,664	4,36,09	4,971	16,24,95	5,350	105,30,50
1. Mining & Quarrying	—	—	1	2,67,60	14	1,26,07
2. Manufacturing & Processing	2,664	4,36,09	4,968	13,54,47	5,296	103,93,24
3. Electricity, Gas & Water	—	—	—	—	1	3,09
4. Construction	—	—	2	2,88	39	8,10
III. TRANSPORT OPERATORS	1,004	2,47,52	798	6,83,93	1,154	9,94,54
IV. PROFESSIONAL AND OTHER SERVICES	1,067	1,40,55	1,201	2,62,19	3,091	7,49,14
V. PERSONAL LOANS	2,532	4,96,62	9,185	25,54,28	12,272	36,88,09
1. Loans for Purchase of Consumer Durables	429	72,05	511	1,55,93	1,592	3,61,74
2. Loans for Housing	178	83,17	1,031	7,00,45	840	8,17,54

3. Rest of the Personal Loans	1,925	3,41,40	7,643	16,97,90	9,840	25,08,81
VI. TRADE	3,473	4,60,31	10,029	23,10,10	10,804	18,48,01
1. Wholesale Trade	190	45,11	310	2,81,73	286	2,47,66
2. Retail Trade	3,283	4,15,20	9,719	20,28,37	10,518	16,00,35
VII. FINANCE	—	—	5	25,81	3	20,27
VIII. ALL OTHERS	885	93,14	1,176	3,90,11	2,450	8,52,39
TOTAL BANK CREDIT	23,008	28,44,12	61,642	114,23,36	54,350	205,67,75
<i>OF WHICH:</i> 1. Artisans & Village Industries	819	58,00	2,303	4,27,66	2,557	1,82,06
2. Other Small Scale Industries	1,530	3,13,60	1,227	5,07,88	1,530	41,39,10

OCCUPATION	PURBI SINGHBHUM		RANCHI		SAHEBGANJ	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	31	32	33	34	35	36
I. AGRICULTURE	13,784	20,67,20	33,498	60,31,51	15,768	12,44,69
1. Direct Finance	13,647	18,66,38	33,046	54,93,92	14,720	11,99,37
2. Indirect Finance	137	2,00,82	452	5,37,59	1,048	45,32
II. INDUSTRY	4,719	646,95,61	9,307	338,59,35	4,091	5,13,33
1. Mining & Quarrying	16	3,02,78	16	39,04,76	17	41,25
2. Manufacturing & Processing	4,486	637,21,72	9,208	263,28,60	4,074	4,72,08
3. Electricity, Gas & Water	17	77,26	9	70,65	—	—
4. Construction	200	5,93,85	74	35,55,34	—	—
III. TRANSPORT OPERATORS	1,528	19,69,13	2,509	22,62,36	667	78,72
IV. PROFESSIONAL AND OTHER SERVICES	4,089	14,78,45	4,073	31,31,13	1,292	1,33,46
V. PERSONAL LOANS	37,345	136,28,54	43,806	178,88,65	3,960	7,96,57
1. Loans for Purchase of Consumer Durables	3,398	9,02,62	7,502	22,66,80	471	89,20
2. Loans for Housing	4,150	33,67,04	7,047	68,06,80	443	1,43,54
3. Rest of the Personal Loans	29,797	93,58,88	29,257	88,15,05	3,046	5,63,83
VI. TRADE	12,751	102,59,08	17,221	109,17,97	3,452	5,00,06
1. Wholesale Trade	828	27,03,98	1,202	48,02,15	178	70,52
2. Retail Trade	11,923	75,55,10	16,019	61,15,82	3,274	4,29,54
VII. FINANCE	18	86,76,95	27	3,23,17	—	—
VIII. ALL OTHERS	5,880	48,10,78	10,087	83,45,42	3,823	4,37,82
TOTAL BANK CREDIT	80,114	1075,85,74	1,20,528	827,59,56	33,053	37,04,65
<i>OF WHICH:</i> 1. Artisans & Village Industries	1,427	3,50,03	2,651	3,80,67	1,829	79,50
2. Other Small Scale Industries	1,861	63,16,33	4,107	59,23,85	1,580	3,22,66