

**State : Jharkhand**

**Tableno.5.6 – State and Bank Group-wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation–March 2002**

<b>EASTERN REGION</b>		(Amount in Rupees Lakh)				
<b>OCCUPATION</b>	<b>STATE BANK OF INDIA AND ITS ASSOCIATES</b>			<b>NATIONALISED BANKS</b>		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
<b>I. AGRICULTURE</b>	<b>73,131</b>	<b>133,52</b>	<b>109,82</b>	<b>1,13,461</b>	<b>583,69</b>	<b>419,95</b>
1. Direct Finance	73,023	124,78	103,80	94,123	198,12	159,72
2. Indirect Finance	108	8,74	6,01	19,338	385,57	260,23
<b>II. INDUSTRY</b>	<b>19,207</b>	<b>1186,19</b>	<b>718,02</b>	<b>31,086</b>	<b>1584,43</b>	<b>1445,33</b>
1. Mining & Quarrying	53	24,15	20,15	82	107,74	106,58
2. Food Manufacturing & Processing	2,257	29,04	23,54	2,442	19,06	16,05
(a) Rice Mills, Flour & Dal Mills	1,488	13,58	10,17	1,032	5,88	4,89
(b) Sugar	2	17	21	1	5	4
(c) Edible Oils & Vanaspati	78	7,81	7,27	162	1,40	1,33
(d) Tea Processing	—	—	—	5	26	25
(e) Processing of Fruits & Vegetables	12	76	73	20	88	89
(f) Others	677	6,72	5,16	1,222	10,61	8,65
3. Beverage & Tobacco	5	1,35	89	143	18,25	17,70
4. Textiles	1,218	57,59	32,53	1,048	9,60	8,49
(a) Cotton Textiles	43	42,08	20,94	64	1,50	1,35
(b) Jute & Other Natural Fibre Textiles	345	1,32	1,33	8	37	40
(c) Handloom Textiles & Khadi	60	2,47	2,42	94	26	21
(d) Other Textiles & Textile Products	770	11,71	7,84	882	7,47	6,54
5. Paper, Paper Products & Printing	202	14,13	7,68	250	4,78	3,59
6. Leather & Leather Products	197	1,50	1,18	194	1,38	1,23
7. Rubber & Plastic Products	157	19,99	13,95	160	10,59	9,97
8. Chemicals & Chemical Products	191	55,39	33,04	588	29,95	28,72
(a) Heavy Industrial Chemicals	20	12,51	9,62	16	5,01	5,58
(b) Fertilisers	2	10	10	1	2	2
(c) Drugs & Pharmaceuticals	29	19,85	7,16	143	15,54	15,20
(d) Non-Edible Oils	3	31	18	6	2,56	2,08
(e) Other Chemicals & Chemical Products	137	22,63	15,98	422	6,81	5,84
9. Petroleum, Coal Products & Nuclear Fuels	4	66	1,20	121	31,32	28,91
10. Manufacture of Cement & Cement Products	74	17,88	17,24	157	3,27	2,85
11. Basic Metals & Metal Products	857	306,28	141,97	1,156	1024,06	957,64
(a) Iron & Steel	149	270,00	114,54	170	976,18	913,05
(b) Non-Ferrous Metals	19	4,43	2,81	11	2,22	1,83
(c) Metal Products	689	31,85	24,62	975	45,65	42,75
12. Engineering	490	507,52	305,36	1,330	37,59	36,53
(a) Heavy Engineering	13	5,35	4,88	30	20,46	19,85
(b) Light Engineering	224	475,50	277,59	588	6,62	5,94
(c) Electrical Machinery & Goods	190	21,12	18,60	602	8,62	9,02
(d) Electronic Machinery & Goods	63	5,54	4,29	110	1,89	1,70
13. Vehicles, Vehicle Parts & Transport Equipments	247	48,34	32,28	829	101,86	60,44
14. Other Industries	10,877	65,89	54,12	22,169	105,13	92,58
15. Electricity, Gas & Water	21	20,69	19,69	15	2,24	2,30

(a) Electricity Generation & Transmission	9	18,37	18,31	3	12	11
(b) Non-Conventional Energy	1	4	3	2	6	6
(c) Gas, Steam & Water Supply	11	2,28	1,35	10	2,06	2,13
16. Construction	2,357	15,77	13,21	402	77,60	71,75
<b>III. TRANSPORT OPERATORS</b>	<b>5,324</b>	<b>71,53</b>	<b>48,88</b>	<b>7,500</b>	<b>80,48</b>	<b>64,32</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,967</b>	<b>42,55</b>	<b>30,05</b>	<b>12,936</b>	<b>68,37</b>	<b>55,51</b>
<b>V. PERSONAL LOANS</b>	<b>90,257</b>	<b>500,63</b>	<b>417,97</b>	<b>1,04,786</b>	<b>572,36</b>	<b>470,33</b>
1. Loans for Purchase of Consumer Durables	15,126	58,23	37,93	11,359	37,58	31,16
2. Loans for Housing	8,129	161,46	147,27	7,600	118,96	106,25
3. Rest of the Personal Loans	67,002	280,94	232,77	85,827	415,83	332,91
<b>VI. TRADE</b>	<b>32,908</b>	<b>258,06</b>	<b>222,27</b>	<b>63,258</b>	<b>401,95</b>	<b>341,55</b>
1. Wholesale Trade	2,919	90,22	80,64	5,991	93,45	80,43
2. Retail Trade	29,989	167,84	141,62	57,267	308,51	261,11
<b>VII. FINANCE</b>	<b>155</b>	<b>6,03</b>	<b>3,82</b>	<b>1,167</b>	<b>38,95</b>	<b>31,92</b>
<b>VIII. ALL OTHERS</b>	<b>29,110</b>	<b>685,89</b>	<b>581,67</b>	<b>1,08,720</b>	<b>410,48</b>	<b>336,74</b>
<b>TOTAL BANK CREDIT</b>	<b>2,53,059</b>	<b>2884,40</b>	<b>2132,49</b>	<b>4,42,914</b>	<b>3740,71</b>	<b>3165,65</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	5,701	104,84	87,78	6,248	20,15	17,45
2. Other Small Scale Industries	7,507	134,71	96,93	13,697	157,06	142,72

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	—	—	—	<b>1,79,566</b>	<b>151,63</b>	<b>107,01</b>
1. Direct Finance	—	—	—	1,65,440	138,75	97,50
2. Indirect Finance	—	—	—	14,126	12,88	9,51
<b>II. INDUSTRY</b>	—	—	—	<b>32,206</b>	<b>26,77</b>	<b>18,71</b>
1. Mining & Quarrying	—	—	—	1	4	4
2. Food Manufacturing & Processing	—	—	—	538	97	70
(a) Rice Mills, Flour & Dal Mills	—	—	—	356	66	49
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	6	2	1
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	—	—	—	176	29	20
3. Beverage & Tobacco	—	—	—	3	29	12
4. Textiles	—	—	—	56	9	5
(a) Cotton Textiles	—	—	—	9	4	3
(b) Jute & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	22	5	2
(d) Other Textiles & Textile Products	—	—	—	25	—	—
5. Paper, Paper Products & Printing	—	—	—	31	23	19
6. Leather & Leather Products	—	—	—	19	4	3
7. Rubber & Plastic Products	—	—	—	2	4	4
8. Chemicals & Chemical Products	—	—	—	8	4	3
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	7	4	2
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	—	—	—	1	—	—
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	2	6	5
10. Manufacture of Cement & Cement Products	—	—	—	2	2	1

11. Basic Metals & Metal Products	—	—	—	9	40	23
(a) Iron & Steel	—	—	—	1	32	18
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	—	—	—	8	8	5
12. Engineering	—	—	—	55	11	10
(a) Heavy Engineering	—	—	—	1	3	3
(b) Light Engineering	—	—	—	1	—	—
(c) Electrical Machinery & Goods	—	—	—	8	3	2
(d) Electronic Machinery & Goods	—	—	—	45	5	5
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	314	98	40
14. Other Industries	—	—	—	31,159	23,27	16,55
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	—	—	—	7	20	17
<b>III. TRANSPORT OPERATORS</b>	—	—	—	<b>6,700</b>	<b>42,75</b>	<b>29,51</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	—	—	—	<b>10,536</b>	<b>12,14</b>	<b>8,62</b>
<b>V. PERSONAL LOANS</b>	—	—	—	<b>43,840</b>	<b>107,26</b>	<b>83,09</b>
1. Loans for Purchase of Consumer Durables	—	—	—	3,086	9,03	6,53
2. Loans for Housing	—	—	—	1,276	15,72	15,20
3. Rest of the Personal Loans	—	—	—	39,478	82,51	61,36
<b>VI. TRADE</b>	—	—	—	<b>53,173</b>	<b>66,52</b>	<b>47,96</b>
1. Wholesale Trade	—	—	—	1,386	3,83	3,17
2. Retail Trade	—	—	—	51,787	62,68	44,79
<b>VII. FINANCE</b>	—	—	—	<b>164</b>	<b>31</b>	<b>24</b>
<b>VIII. ALL OTHERS</b>	—	—	—	<b>18,422</b>	<b>16,71</b>	<b>12,47</b>
<b>TOTAL BANK CREDIT</b>	—	—	—	<b>3,44,607</b>	<b>424,08</b>	<b>307,59</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	22,812	15,60	10,77
2. Other Small Scale Industries	—	—	—	5,729	5,77	4,29

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
<b>I. AGRICULTURE</b>	—	—	—	<b>3,66,158</b>	<b>868,83</b>	<b>636,77</b>
1. Direct Finance	—	—	—	3,32,586	461,64	361,02
2. Indirect Finance	—	—	—	33,572	407,19	275,75
<b>II. INDUSTRY</b>	<b>159</b>	<b>392,90</b>	<b>279,27</b>	<b>82,658</b>	<b>3190,29</b>	<b>2461,33</b>
1. Mining & Quarrying	—	—	—	136	131,93	126,77
2. Food Manufacturing & Processing	—	—	—	5,237	49,07	40,30
(a) Rice Mills, Flour & Dal Mills	—	—	—	2,876	20,12	15,55
(b) Sugar	—	—	—	3	22	26
(c) Edible Oils & Vanaspati	—	—	—	246	9,22	8,61
(d) Tea Processing	—	—	—	5	26	25
(e) Processing of Fruits & Vegetables	—	—	—	32	1,64	1,62
(f) Others	—	—	—	2,075	17,61	14,01
3. Beverage & Tobacco	—	—	—	151	19,89	18,71
4. Textiles	—	—	—	2,322	67,28	41,08
(a) Cotton Textiles	—	—	—	116	43,62	22,31
(b) Jute & Other Natural Fibre Textiles	—	—	—	353	1,70	1,73
(c) Handloom Textiles & Khadi	—	—	—	176	2,78	2,65

(d) Other Textiles & Textile Products	—	—	—	1,677	19,18	14,38
5. Paper, Paper Products & Printing	—	—	—	483	19,14	11,46
6. Leather & Leather Products	—	—	—	410	2,93	2,45
7. Rubber & Plastic Products	1	1	1	320	30,63	23,96
8. Chemicals & Chemical Products	2	1,12	49	789	86,50	62,28
(a) Heavy Industrial Chemicals	2	1,12	49	38	18,64	15,68
(b) Fertilisers	—	—	—	3	12	12
(c) Drugs & Pharmaceuticals	—	—	—	179	35,42	22,39
(d) Non-Edible Oils	—	—	—	9	2,87	2,26
(e) Other Chemicals & Chemical Products	—	—	—	560	29,44	21,82
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	127	32,05	30,16
10. Manufacture of Cement & Cement Products	—	—	—	233	21,17	20,10
11. Basic Metals & Metal Products	10	71,54	63,21	2,032	1402,27	1163,04
(a) Iron & Steel	10	71,54	63,21	330	1318,04	1090,98
(b) Non-Ferrous Metals	—	—	—	30	6,65	4,64
(c) Metal Products	—	—	—	1,672	77,58	67,43
12. Engineering	21	43,01	37,59	1,896	588,22	379,57
(a) Heavy Engineering	5	32,66	31,28	49	58,51	56,04
(b) Light Engineering	14	27	24	827	482,39	283,78
(c) Electrical Machinery & Goods	2	10,08	6,07	802	39,84	33,71
(d) Electronic Machinery & Goods	—	—	—	218	7,48	6,04
13. Vehicles, Vehicle Parts & Transport Equipments	77	206,25	157,29	1,467	357,43	250,41
14. Other Industries	33	23	21	64,238	194,53	163,45
15. Electricity, Gas & Water	1	70,00	20,00	37	92,94	41,99
(a) Electricity Generation & Transmission	—	—	—	12	18,49	18,42
(b) Non-Conventional Energy	—	—	—	3	10	9
(c) Gas, Steam & Water Supply	1	70,00	20,00	22	74,34	23,48
16. Construction	14	74	47	2,780	94,30	85,61
<b>III. TRANSPORT OPERATORS</b>	<b>29</b>	<b>35</b>	<b>34</b>	<b>19,553</b>	<b>195,12</b>	<b>143,04</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>63</b>	<b>2,46</b>	<b>2,36</b>	<b>26,502</b>	<b>125,51</b>	<b>96,54</b>
<b>V. PERSONAL LOANS</b>	<b>1,884</b>	<b>15,66</b>	<b>13,17</b>	<b>2,40,767</b>	<b>1195,92</b>	<b>984,56</b>
1. Loans for Purchase of Consumer Durables	20	7	5	29,591	104,90	75,67
2. Loans for Housing	179	1,99	1,68	17,184	298,13	270,40
3. Rest of the Personal Loans	1,685	13,61	11,44	1,93,992	792,89	638,48
<b>VI. TRADE</b>	<b>65</b>	<b>5,87</b>	<b>4,20</b>	<b>1,49,404</b>	<b>732,39</b>	<b>615,97</b>
1. Wholesale Trade	17	1,50	1,16	10,313	189,00	165,40
2. Retail Trade	48	4,37	3,04	1,39,091	543,39	450,57
<b>VII. FINANCE</b>	<b>4</b>	<b>1,10</b>	<b>1,07</b>	<b>1,490</b>	<b>46,39</b>	<b>37,04</b>
<b>VIII. ALL OTHERS</b>	<b>55</b>	<b>3,36</b>	<b>3,30</b>	<b>1,56,307</b>	<b>1116,45</b>	<b>934,18</b>
<b>TOTAL BANK CREDIT</b>	<b>2,259</b>	<b>421,70</b>	<b>303,71</b>	<b>10,42,839</b>	<b>7470,90</b>	<b>5909,44</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	34,761	140,59	116,00
2. Other Small Scale Industries	76	34,59	24,98	27,009	332,13	268,92