

STATE : JHARKHAND

Table No.5.7—State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks according to Occupation

EASTERN REGION		MARCH 2002					
		RURAL			SEMI-URBAN		
OCCUPATION	No. of	Credit	Amount	No. of	Credit	Amount	
	Accounts	Limit	Out standing	Accounts	Limit	Out standing	
	1	2	3	4	5	6	
I. AGRICULTURE	3,15,499	372,60	281,95	45,530	103,09	82,90	
1. Direct Finance	2,86,165	334,45	254,06	41,904	85,06	68,38	
2. Indirect Finance	29,334	38,15	27,89	3,626	18,03	14,52	
II. INDUSTRY	55,156	666,23	609,18	16,577	245,93	196,96	
1. Mining & Quarrying	30	69,91	67,81	55	14,41	13,67	
2. Food Manufacturing & Processing	3,323	14,65	10,77	1,398	18,40	15,82	
(a) Rice Mills, Flour & Dal Mills	1,989	8,22	6,19	713	5,63	5,07	
(b) Sugar	1	5	4	2	17	21	
(c) Edible Oils & Vanaspati	67	89	75	143	6,85	6,46	
(d) Tea Processing	3	9	8	1	7	7	
(e) Processing of Fruits & Vegetables	8	48	47	3	8	7	
(f) Others	1,255	4,92	3,22	536	5,60	3,93	
3. Beverage & Tobacco	7	5,64	4,96	39	2,57	2,03	
4. Textiles	1,389	45,14	24,17	510	8,25	5,05	
(a) Cotton Textiles	37	36,96	18,31	22	4,57	2,18	
(b) Jute & Other Natural Fibre Textiles	305	1,23	1,26	44	41	42	
(c) Handloom Textiles & Khadi	132	21	16	12	13	11	
(d) Other Textiles & Textile Products	915	6,73	4,44	432	3,15	2,33	
5. Paper, Paper Products & Printing	114	1,67	1,48	172	12,35	6,07	
6. Leather & Leather Products	242	60	48	103	1,36	1,12	
7. Rubber & Plastic Products	46	3,75	3,09	84	3,61	3,22	
8. Chemicals & Chemical Products	178	22,68	21,86	233	14,39	9,97	
(a) Heavy Industrial Chemicals	4	89	74	16	4,50	3,35	
(b) Fertilisers	1	2	2	1	5	5	
(c) Drugs & Pharmaceuticals	54	15,48	15,62	53	1,73	1,24	
(d) Non-Edible Oils	1	10	10	3	31	18	
(e) Other Chemicals & Chemical Products	118	6,20	5,37	160	7,81	5,15	
9. Petroleum, Coal Products & Nuclear Fuels	11	1,13	1,11	24	2,76	2,36	
10. Manufacture of Cement & Cement Products	82	2,45	1,99	61	3,06	2,47	
11. Basic Metals & Metal Products	305	385,05	383,31	366	59,91	45,98	
(a) Iron & Steel	65	378,38	377,89	69	34,65	25,38	
(b) Non-Ferrous Metals	2	29	17	13	3,26	2,19	
(c) Metal Products	238	6,38	5,25	284	22,00	18,41	
12. Engineering	488	35,43	24,76	405	20,74	18,19	
(a) Heavy Engineering	7	11,62	10,75	18	9,42	8,48	
(b) Light Engineering	191	12,84	4,16	148	6,57	5,36	
(c) Electrical Machinery & Goods	206	10,70	9,64	172	2,57	2,74	
(d) Electronic Machinery & Goods	84	27	21	67	2,18	1,61	
13. Vehicles, Vehicle Parts & Transport Equipments	575	9,37	8,37	505	7,48	5,82	
14. Other Industries	46,745	60,67	48,07	11,754	68,76	58,15	
15. Electricity, Gas & Water	4	16	13	6	21	17	
(a) Electricity Generation & Transmission	3	12	10	3	13	10	
(b) Non-Conventional Energy	1	4	3	2	6	6	
(c) Gas, Steam & Water Supply	—	—	—	1	3	1	
16. Construction	1,617	7,93	6,83	862	7,66	6,87	
III. TRANSPORT OPERATORS	11,046	89,11	63,27	5,290	58,76	43,17	
IV. PROFESSIONAL AND OTHER SERVICES	18,962	34,29	25,06	4,198	25,52	19,93	

V. PERSONAL LOANS	95,690	315,98	249,91	68,199	318,37	258,35
1. Loans for Purchase of Consumer Durables	10,178	31,21	21,49	8,932	30,46	21,91
2. Loans for Housing	3,804	34,63	32,05	4,246	63,22	57,80
3. Rest of the Personal Loans	81,708	250,14	196,38	55,021	224,70	178,64
VI. TRADE	1,03,387	227,00	179,39	29,565	203,52	172,12
1. Wholesale Trade	5,989	25,28	20,32	1,175	42,41	36,71
2. Retail Trade	97,398	201,72	159,07	28,390	161,10	135,42
VII. FINANCE	974	28,58	22,53	238	6,09	3,88
VIII. ALL OTHERS	95,233	284,75	228,68	38,992	219,09	164,70
TOTAL BANKCREDIT	6,95,947	2018,54	1659,97	2,08,589	1180,36	942,01
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	28,344	38,14	28,78	4,816	34,51	29,58
2. Other Small Scale Industries	15,607	56,32	47,91	6,262	66,56	56,94

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out standing	Accounts	Limit	Out standing
	7	8	9	10	11	12
I. AGRICULTURE	5,129	393,14	271,92	—	—	—
1. Direct Finance	4,517	42,13	38,58	—	—	—
2. Indirect Finance	612	351,01	233,34	—	—	—
II. INDUSTRY	10,925	2278,13	1655,20	—	—	—
1. Mining & Quarrying	51	47,60	45,29	—	—	—
2. Food Manufacturing & Processing	516	16,02	13,71	—	—	—
(a) Rice Mills, Flour & Dal Mills	174	6,27	4,29	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	36	1,48	1,39	—	—	—
(d) Tea Processing	1	10	10	—	—	—
(e) Processing of Fruits & Vegetables	21	1,09	1,08	—	—	—
(f) Others	284	7,08	6,85	—	—	—
3. Beverage & Tobacco	105	11,68	11,72	—	—	—
4. Textiles	423	13,90	11,86	—	—	—
(a) Cotton Textiles	57	2,09	1,82	—	—	—
(b) Jute & Other Natural Fibre Textiles	4	6	6	—	—	—
(c) Handloom Textiles & Khadi	32	2,44	2,38	—	—	—
(d) Other Textiles & Textile Products	330	9,30	7,61	—	—	—
5. Paper, Paper Products & Printing	197	5,13	3,91	—	—	—
6. Leather & Leather Products	65	96	86	—	—	—
7. Rubber & Plastic Products	190	23,27	17,65	—	—	—
8. Chemicals & Chemical Products	378	49,43	30,45	—	—	—
(a) Heavy Industrial Chemicals	18	13,26	11,59	—	—	—
(b) Fertilisers	1	5	5	—	—	—
(c) Drugs & Pharmaceuticals	72	18,22	5,52	—	—	—
(d) Non-Edible Oils	5	2,47	1,99	—	—	—
(e) Other Chemicals & Chemical Products	282	15,44	11,30	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	92	28,16	26,69	—	—	—
10. Manufacture of Cement & Cement Products	90	15,66	15,64	—	—	—
11. Basic Metals & Metal Products	1,361	957,31	733,75	—	—	—
(a) Iron & Steel	196	905,01	687,71	—	—	—
(b) Non-Ferrous Metals	15	3,10	2,28	—	—	—
(c) Metal Products	1,150	49,20	43,77	—	—	—
12. Engineering	1,003	532,05	336,61	—	—	—
(a) Heavy Engineering	24	37,47	36,80	—	—	—
(b) Light Engineering	488	462,98	274,26	—	—	—
(c) Electrical Machinery & Goods	424	26,58	21,34	—	—	—
(d) Electronic Machinery & Goods	67	5,03	4,21	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	387	340,57	236,22	—	—	—

14. Other Industries	5,739	65,10	57,23	—	—	—
15. Electricity, Gas & Water	27	92,57	41,69	—	—	—
(a) Electricity Generation & Transmission	6	18,25	18,22	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	21	74,31	23,47	—	—	—
16. Construction	301	78,71	71,91	—	—	—
III. TRANSPORT OPERATORS	3,217	47,25	36,60	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	3,342	65,71	51,54	—	—	—
V. PERSONAL LOANS	76,878	561,56	476,30	—	—	—
1. Loans for Purchase of Consumer Durables	10,481	43,24	32,28	—	—	—
2. Loans for Housing	9,134	200,28	180,55	—	—	—
3. Rest of the Personal Loans	57,263	318,05	263,46	—	—	—
VI. TRADE	16,452	301,87	264,46	—	—	—
1. Wholesale Trade	3,149	121,31	108,37	—	—	—
2. Retail Trade	13,303	180,57	156,08	—	—	—
VII. FINANCE	278	11,72	10,64	—	—	—
VIII. ALL OTHERS	22,082	612,61	540,81	—	—	—
TOTAL BANK CREDIT	1,38,303	4272,00	3307,46	—	—	—
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,601	67,94	57,64	—	—	—
2. Other Small Scale Industries	5,140	209,25	164,07	—	—	—