

State : Jharkhand

Table No. 5.9 - District-Wise Classification of Outstanding Credit of Scheduled commercial Banks according to Occupation — March 2002

EASTERN REGION		(Amount in Rupees Thousand)					
OCCUPATION	BOKARO		CHATRA		DEOGHAR		
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	
	1	2	3	4	5	6	
I. AGRICULTURE	8,204	14,17,11	14,935	14,80,51	25,298	28,81,66	
1. Direct Finance	7,148	11,81,83	11,453	11,09,09	23,967	26,91,12	
2. Indirect Finance	1,056	2,35,28	3,482	3,71,42	1,331	1,90,54	
II. INDUSTRY	4,886	968,17,55	1,537	2,82,13	6,401	22,90,73	
1. Mining & Quarrying	4	47,78	—	—	3	8,76	
2. Manufacturing & Processing	4,691	945,52,56	1,532	2,75,46	5,992	19,56,23	
3. Electricity, Gas & Water	2	17,90,12	—	—	3	7,30	
4. Construction	189	4,27,09	5	6,67	403	3,18,44	
III. TRANSPORT OPERATORS	1,112	11,61,86	198	2,00,73	1,458	7,33,89	
IV. PROFESSIONAL AND OTHER SERVICES	1,635	7,69,77	983	1,21,85	2,610	4,91,96	
V. PERSONAL LOANS	25,702	128,76,82	2,555	7,12,66	11,351	44,59,54	
1. Loans for Purchase of Consumer Durables	3,677	9,05,97	98	11,74	640	2,04,18	
2. Loans for Housing	2,255	46,29,05	42	66,01	1,488	16,11,06	
3. Rest of the Personal Loans	19,770	73,41,80	2,415	6,34,91	9,223	26,44,30	
VI. TRADE	8,368	58,96,72	2,686	4,73,44	9,218	26,33,25	
1. Wholesale Trade	337	15,67,94	229	43,81	198	6,40,07	
2. Retail Trade	8,031	43,28,78	2,457	4,29,63	9,020	19,93,18	
VII. FINANCE	447	2,85,63	23	4,36	75	55,01	
VIII. ALL OTHERS	14,572	303,25,24	2,855	5,42,48	7,284	31,03,35	
TOTAL BANK CREDIT	64,926	1495,50,70	25,772	38,18,16	63,695	166,49,39	
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	1,466	11,95,90	568	40,71	3,773	7,55,34	
2. Other Small Scale Industries	1,729	19,93,67	466	54,91	1,607	5,07,72	

OCCUPATION	DHANBAD		DUMKA		GARHWA	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	7	8	9	10	11	12
I. AGRICULTURE	5,726	16,01,13	59,508	40,62,63	27,790	27,76,62
1. Direct Finance	5,419	14,23,87	56,310	38,72,72	24,260	23,59,07
2. Indirect Finance	307	1,77,26	3,198	1,89,91	3,530	4,17,55
II. INDUSTRY	3,562	187,64,83	6,305	23,15,51	3,775	46,34,73
1. Mining & Quarrying	29	74,31,27	—	—	5	3,42,86
2. Manufacturing & Processing	3,434	105,98,70	5,923	22,01,55	3,760	42,84,66
3. Electricity, Gas & Water	7	1,57,61	—	—	—	—
4. Construction	92	5,77,25	382	1,13,96	10	7,21
III. TRANSPORT OPERATORS	1,496	13,56,96	1,259	5,43,40	636	3,07,43
IV. PROFESSIONAL AND OTHER SERVICES	2,362	10,30,36	272	82,75	1,050	1,76,40
V. PERSONAL LOANS	25,572	110,95,26	10,529	24,15,03	3,458	15,74,88
1. Loans for Purchase of Consumer Durables	2,994	9,64,29	855	1,96,98	131	36,55
2. Loans for Housing	1,161	21,72,67	694	4,92,78	701	7,29,90

3. Rest of the Personal Loans	21,417	79,58,30	8,980	17,25,27	2,626	8,08,43
VI. TRADE	8,861	79,65,85	7,640	16,97,80	4,782	22,61,09
1. Wholesale Trade	1,993	29,20,80	115	1,71,79	143	3,14,54
2. Retail Trade	6,868	50,45,05	7,525	15,26,01	4,639	19,46,55
VII. FINANCE	59	1,50,15	30	20,58,53	10	35,81
VIII. ALL OTHERS	13,371	65,37,64	7,840	11,99,32	1,030	48,45,00
TOTAL BANK CREDIT	61,009	485,02,18	93,383	143,74,97	42,531	166,11,96
<i>OF WHICH</i> : 1. Artisans and Village & Tiny Industries	881	11,65,43	3,906	1,93,47	1,203	4,88,04
2. Other Small Scale Industries	1,109	37,91,51	1,625	3,72,14	2,105	7,34,30

OCCUPATION	GIRIDIH		GODDA		GUMLA	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	13	14	15	16	17	18
I. AGRICULTURE	15,080	21,02,25	17,323	16,77,15	17,943	15,97,23
1. Direct Finance	14,086	19,16,46	16,734	15,40,60	14,150	13,00,21
2. Indirect Finance	994	1,85,79	589	1,36,55	3,793	2,97,02
II. INDUSTRY	5,688	42,49,97	4,605	16,28,94	2,333	2,91,26
1. Mining & Quarrying	3	13,20	2	47,75	—	—
2. Manufacturing & Processing	5,631	41,79,13	3,828	13,13,19	2,322	2,82,48
3. Electricity, Gas & Water	2	2,06	—	—	—	—
4. Construction	52	55,58	775	2,68,00	11	8,78
III. TRANSPORT OPERATORS	1,148	6,31,35	1,056	2,37,48	534	3,01,79
IV. PROFESSIONAL AND OTHER SERVICES	2,205	3,70,60	925	1,06,70	794	89,47
V. PERSONAL LOANS	11,912	43,73,39	8,299	19,24,01	4,145	13,31,83
1. Loans for Purchase of Consumer Durables	1,675	4,75,30	932	2,09,22	327	66,94
2. Loans for Housing	595	8,20,66	488	2,67,02	105	1,36,91
3. Rest of the Personal Loans	9,642	30,77,43	6,879	14,47,77	3,713	11,27,98
VI. TRADE	9,498	25,92,76	6,621	15,85,20	8,120	14,56,29
1. Wholesale Trade	192	7,19,30	164	1,50,41	636	1,14,77
2. Retail Trade	9,306	18,73,46	6,457	14,34,79	7,484	13,41,52
VII. FINANCE	10	7,99	58	19,33	42	38,93
VIII. ALL OTHERS	10,404	26,45,86	3,421	6,35,85	12,784	18,14,78
TOTAL BANK CREDIT	55,945	169,74,17	42,308	78,14,66	46,695	69,21,58
<i>OF WHICH</i> : 1. Artisans and Village & Tiny Industries	2,762	6,67,49	2,632	3,89,33	1,240	63,24
2. Other Small Scale Industries	1,965	14,46,24	809	3,15,88	701	1,36,56

OCCUPATION	HAZARIBAGH		KODERMA		LOHARDAGGA	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	19	20	21	22	23	24
I. AGRICULTURE	23,057	32,06,56	5,114	6,92,26	8,833	7,12,27
1. Direct Finance	20,766	26,18,33	4,094	5,79,12	7,405	6,07,18
2. Indirect Finance	2,291	5,88,23	1,020	1,13,14	1,428	1,05,09
II. INDUSTRY	3,843	31,22,25	1,133	5,08,39	890	1,62,71
1. Mining & Quarrying	9	2,34,15	6	1,01,19	2	10,02
2. Manufacturing & Processing	3,784	27,59,72	1,111	3,99,79	877	1,40,51
3. Electricity, Gas & Water	1	2,47	—	—	—	—
4. Construction	49	1,25,91	16	7,41	11	12,18
III. TRANSPORT OPERATORS	1,262	14,35,29	239	2,74,21	79	1,32,04

IV. PROFESSIONAL AND OTHER SERVICES	1,279	4,26,51	476	1,93,69	180	68,52
V. PERSONAL LOANS	20,822	68,24,42	2,773	10,06,83	1,617	5,78,58
1. Loans for Purchase of Consumer Durables	5,180	9,34,94	131	29,08	272	74,69
2. Loans for Housing	886	12,50,76	136	2,67,54	79	1,18,37
3. Rest of the Personal Loans	14,756	46,38,72	2,506	7,10,21	1,266	3,85,52
VI. TRADE	7,765	34,94,66	1,680	7,10,01	3,837	7,58,24
1. Wholesale Trade	1,149	7,22,60	151	1,00,06	104	45,01
2. Retail Trade	6,616	27,72,06	1,529	6,09,95	3,733	7,13,23
VII. FINANCE	106	1,39,54	5	2,67	19	36,28
VIII. ALL OTHERS	11,521	40,78,49	3,209	8,55,56	1,551	2,83,97
TOTAL BANK CREDIT	69,655	227,27,72	14,629	42,43,62	17,006	27,32,61
<i>OF WHICH</i> : 1. Artisans and Village & Tiny Industries	1,038	3,64,81	458	96,31	496	56,29
2. Other Small Scale Industries	1,990	9,76,11	485	2,70,55	246	72,04

OCCUPATION	PAKUR		PALAMU		PASCHIMI-SINGHBHUM	
	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	14,551	8,83,19	39,447	34,99,19	19,506	19,73,57
1. Direct Finance	13,573	8,30,77	34,028	30,12,04	18,797	17,21,03
2. Indirect Finance	978	52,42	5,419	4,87,15	709	2,52,54
II. INDUSTRY	4,352	3,77,58	4,988	10,54,90	6,547	67,33,50
1. Mining & Quarrying	1	90	3	16,72	6	1,51,21
2. Manufacturing & Processing	4,135	3,38,12	4,944	9,89,83	6,527	64,99,44
3. Electricity, Gas & Water	—	—	1	7,20	—	—
4. Construction	216	38,56	40	41,15	14	82,85
III. TRANSPORT OPERATORS	366	1,90,78	1,326	8,87,51	1,358	11,95,43
IV. PROFESSIONAL AND OTHER SERVICES	251	46,65	1,632	2,51,28	2,199	6,19,03
V. PERSONAL LOANS	2,830	6,63,50	10,462	31,87,63	12,158	35,55,10
1. Loans for Purchase of Consumer Durables	305	46,91	493	1,31,51	1,454	3,12,14
2. Loans for Housing	131	1,02,99	501	6,01,19	426	5,64,38
3. Rest of the Personal Loans	2,394	5,13,60	9,468	24,54,93	10,278	26,78,58
VI. TRADE	4,028	8,11,93	10,815	32,37,18	15,505	29,64,18
1. Wholesale Trade	64	56,97	963	3,85,67	361	5,63,95
2. Retail Trade	3,964	7,54,96	9,852	28,51,51	15,144	24,00,23
VII. FINANCE	5	1,89	5	1,01	61	33,04
VIII. ALL OTHERS	3,297	5,29,62	7,887	15,89,11	13,877	34,23,53
TOTAL BANK CREDIT	29,680	35,05,14	76,562	137,07,81	71,211	204,97,38
<i>OF WHICH</i> : 1. Artisans and Village & Tiny Industries	2,247	1,24,55	2,072	2,95,28	2,751	5,56,02
2. Other Small Scale Industries	1,575	1,58,51	1,362	3,17,24	1,618	15,68,99

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	12,858	225,90,90	30,478	92,44,98	20,507	12,78,10
1. Direct Finance	11,941	19,43,61	28,714	61,68,07	19,741	12,27,28

	2. Indirect Finance	917	206,47,29	1,764	30,76,91	766	50,82
II.	INDUSTRY	5,915	666,08,42	11,675	355,11,16	4,223	7,78,69
	1. Mining & Quarrying	23	15,19,20	19	26,92,25	21	59,59
	2. Manufacturing & Processing	5,764	621,76,50	11,524	271,17,95	3,926	6,30,89
	3. Electricity, Gas & Water	12	21,72,32	9	59,79	—	—
	4. Construction	116	7,40,40	123	56,41,17	276	88,21
III.	TRANSPORT OPERATORS	1,833	19,26,01	3,523	26,93,99	670	94,29
IV.	PROFESSIONAL AND OTHER SERVICES	2,624	19,50,55	4,049	27,78,98	976	79,12
V.	PERSONAL LOANS	36,279	175,89,98	43,061	232,49,26	7,242	10,37,18
	1. Loans for Purchase of Consumer Durables	2,856	8,60,64		20,16,30	313	90,01
	2. Loans for Housing	2,183	46,45,37	5,017	84,20,01	296	1,43,48
	3. Rest of the Personal Loans	31,240	120,83,97	30,786	128,12,95	6,633	8,03,69
VI.	TRADE	13,123	100,44,03	20,918	119,93,91	5,939	10,20,24
	1. Wholesale Trade	1,177	34,41,51	2,134	44,42,63	203	1,38,03
	2. Retail Trade	11,946	66,02,52	18,784	75,51,28	5,736	8,82,21
VII.	FINANCE	44	4,18,38	483	4,13,25	8	2,53
VIII.	ALL OTHERS	15,189	141,93,47	19,805	160,50,04	6,410	7,64,71
TOTAL BANK CREDIT		87,865	1353,21,74	1,33,992	1019,35,57	45,975	50,54,86
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries		2,053	31,20,84	3,524	18,85,64	1,691	1,41,39
2. Other Small Scale Industries		1,652	101,08,11	4,373	38,09,20	1,592	2,58,67