

**TABLE NO.57—STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2003**

**EASTERN REGION
STATE: JHARKHAND**

(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 | 3,00,328 | 408,84 | 299,49 | 48,379 | 104,15 | 85,98 |
| 1. Direct Finance | 2,65,726 | 362,63 | 266,18 | 44,943 | 93,75 | 77,57 |
| 2. Indirect Finance | 34,602 | 46,20 | 33,31 | 3,436 | 10,40 | 8,41 |
| II. INDUSTRY | 53,967 | 1072,22 | 939,06 | 15,610 | 382,98 | 277,41 |
| 1. Mining & Quarrying | 31 | 2,98 | 2,44 | 62 | 68,26 | 19,37 |
| 2. Food Manufacturing & Processing | 3,518 | 21,65 | 18,72 | 1,077 | 8,47 | 6,67 |
| (a) Rice Mills, Flour & Dal Mills | 2,025 | 6,76 | 5,53 | 503 | 3,99 | 3,31 |
| (b) Sugar | 1 | 5 | 4 | 1 | 12 | 18 |
| (c) Edible Oils & Vanaspati | 89 | 90 | 65 | 38 | 77 | 67 |
| (d) Tea Processing | 7 | 9,67 | 9,66 | 3 | 21 | 18 |
| (e) Processing of Fruits & Vegetables | 1 | 40 | 11 | — | — | — |
| (f) Others | 1,395 | 3,87 | 2,72 | 532 | 3,38 | 2,34 |
| 3. Beverage & Tobacco | 5 | 7,86 | 5,32 | 4 | 13 | 11 |
| 4. Textiles | 1,335 | 88,02 | 89,13 | 603 | 4,20 | 3,37 |
| (a) Cotton Textiles | 23 | 4,59 | 6,92 | 36 | 64 | 29 |
| (b) Jute & Other Natural Fibre Textiles | 297 | 1,29 | 1,32 | 9 | 20 | 19 |
| (c) Handloom Textiles & Khadi | 151 | 2,74 | 2,56 | 47 | 17 | 18 |
| (d) Other Textiles & Textile Products | 864 | 79,40 | 78,33 | 511 | 3,19 | 2,70 |
| 5. Paper, Paper Products & Printing | 104 | 1,79 | 1,49 | 159 | 12,46 | 5,18 |
| 6. Leather & Leather Products | 218 | 55 | 43 | 104 | 1,13 | 89 |
| 7. Rubber & Plastic Products | 66 | 6,63 | 4,16 | 85 | 3,73 | 3,14 |
| 8. Chemicals & Chemical Products | 180 | 118,26 | 84,13 | 233 | 13,51 | 10,58 |
| (a) Heavy Industrial Chemicals | 1 | 5 | 5 | 13 | 2,49 | 2,02 |
| (b) Fertilisers | 7 | 67 | 41 | 1 | 5 | 5 |
| (c) Drugs & Pharmaceuticals | 63 | 77 | 57 | 61 | 1,03 | 78 |
| (d) Non-Edible Oils | 1 | 10 | 10 | — | — | — |
| (e) Other Chemicals & Chemical Products | 108 | 116,67 | 83,00 | 158 | 9,95 | 7,73 |
| 9. Petroleum, Coal Products & Nuclear Fuels | 12 | 1,78 | 1,67 | 27 | 282 | 2,33 |
| 10. Manufacture of Cement & Cement Products | 24 | 96 | 70 | 43 | 2,86 | 2,25 |
| 11. Basic Metals & Metal Products | 294 | 456,40 | 422,75 | 397 | 83,16 | 65,18 |
| (a) Iron & Steel | 48 | 446,64 | 415,16 | 94 | 57,34 | 42,99 |
| (b) Non-Ferrous Metals | 4 | 1,75 | 94 | 6 | 4,23 | 3,17 |
| (c) Metal Products | 242 | 8,01 | 6,65 | 297 | 21,60 | 19,02 |
| 12. Engineering | 413 | 98,95 | 62,22 | 357 | 40,14 | 37,33 |
| (a) Heavy Engineering | 15 | 24,12 | 22,27 | 28 | 9,48 | 9,17 |
| (b) Light Engineering | 190 | 24,76 | 4,39 | 112 | 7,22 | 6,11 |
| (c) Electrical Machinery & Goods | 155 | 47,61 | 34,34 | 155 | 22,34 | 21,01 |
| (d) Electronic Machinery & Goods | 53 | 2,45 | 1,21 | 62 | 1,10 | 1,04 |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 740 | 15,53 | 14,09 | 383 | 13,24 | 10,34 |
| 14. Other Industries | 41,746 | 237,97 | 222,01 | 10,971 | 77,03 | 60,30 |
| 15. Electricity, Gas & Water | 8 | 77 | 40 | 7 | 41 | 35 |
| (a) Electricity Generation & Transmission | 3 | 12 | 11 | 3 | 22 | 18 |
| (b) Non-Conventional Energy | 1 | 4 | 1 | 2 | 6 | 5 |
| (c) Gas, Steam & Water Supply | 4 | 61 | 28 | 2 | 13 | 12 |
| 16. Construction | 5,273 | 12,13 | 9,39 | 1,098 | 51,41 | 50,03 |
| III. TRANSPORT OPERATORS | 12,003 | 95,99 | 69,56 | 4,468 | 55,04 | 41,60 |
| IV. PROFESSIONAL AND OTHER SERVICES | 18,638 | 40,47 | 30,97 | 6,445 | 47,79 | 40,68 |
| V. PERSONAL LOANS | 99,033 | 424,89 | 325,30 | 76,300 | 431,09 | 349,89 |
| 1. Loans for Purchase of Consumer Durables | 8,544 | 30,09 | 19,17 | 6,737 | 28,66 | 19,45 |
| 2. Loans for Housing | 4,750 | 56,48 | 50,57 | 5,194 | 84,37 | 78,81 |
| 3. Rest of the Personal Loans | 85,739 | 338,32 | 255,57 | 64,369 | 318,07 | 251,63 |
| VI. TRADE | 1,00,770 | 267,25 | 209,34 | 29,254 | 232,47 | 199,30 |
| 1. Wholesale Trade | 6,929 | 39,88 | 30,72 | 2,166 | 48,48 | 43,06 |
| 2. Retail Trade | 93,841 | 227,37 | 178,62 | 27,088 | 183,99 | 156,24 |
| VII. FINANCE | 888 | 5,64 | 4,61 | 728 | 13,25 | 11,21 |
| VIII. ALL OTHERS | 1,04,364 | 448,28 | 327,71 | 41,761 | 219,24 | 157,91 |
| TOTAL BANK CREDIT | 6,89,991 | 2763,59 | 2206,03 | 2,22,945 | 1486,02 | 1163,98 |
| <i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries | 25,980 | 45,35 | 32,84 | 4,807 | 53,71 | 43,30 |
| 2. Other Small Scale Industries | 14,550 | 53,97 | 44,63 | 6,798 | 63,72 | 55,75 |

**TABLE NO.57—STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2003**

**EASTERN REGION
STATE : JHARKHAND**

(Amount in Rupees Lakh)

| OCCUPATION | URBAN | | | METROPOLITAN | | |
|--|--------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
| | No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts | Credit Limit | Amount Outstanding |
| | 7 | 8 | 9 | 10 | 11 | 12 |
| I. AGRICULTURE | 2,934 | 23,53 | 22,74 | — | — | — |
| 1. Direct Finance | 2,518 | 17,06 | 14,51 | — | — | — |
| 2. Indirect Finance | 416 | 6,46 | 8,23 | — | — | — |
| II. INDUSTRY | 8,544 | 2140,90 | 1634,25 | — | — | — |
| 1. Mining & Quarrying | 50 | 9,71 | 9,34 | — | — | — |
| 2. Food Manufacturing & Processing | 376 | 14,06 | 11,40 | — | — | — |
| (a) Rice Mills, Flour & Dal Mills | 176 | 5,67 | 4,03 | — | — | — |
| (b) Sugar | — | — | — | — | — | — |
| (c) Edible Oils & Vanaspati | 36 | 1,89 | 1,54 | — | — | — |
| (d) Tea Processing | 1 | 10 | 10 | — | — | — |
| (e) Processing of Fruits & Vegetables | 9 | 1,04 | 64 | — | — | — |
| (f) Others | 154 | 5,36 | 5,08 | — | — | — |
| 3. Beverage & Tobacco | 10 | 3,94 | 3,43 | — | — | — |
| 4. Textiles | 450 | 11,76 | 7,73 | — | — | — |
| (a) Cotton Textiles | 59 | 82 | 71 | — | — | — |
| (b) Jute & Other Natural Fibre Textiles | 2 | 9 | 8 | — | — | — |
| (c) Handloom Textiles & Khadi | 19 | 28 | 27 | — | — | — |
| (d) Other Textiles & Textile Products | 370 | 10,56 | 6,68 | — | — | — |
| 5. Paper, Paper Products & Printing | 164 | 4,89 | 3,88 | — | — | — |
| 6. Leather & Leather Products | 51 | 90 | 80 | — | — | — |
| 7. Rubber & Plastic Products | 164 | 30,66 | 22,72 | — | — | — |
| 8. Chemicals & Chemical Products | 202 | 27,65 | 20,93 | — | — | — |
| (a) Heavy Industrial Chemicals | 16 | 8,26 | 6,52 | — | — | — |
| (b) Fertilisers | 1 | 5 | 5 | — | — | — |
| (c) Drugs & Pharmaceuticals | 63 | 98 | 80 | — | — | — |
| (d) Non-Edible Oils | 5 | 2,68 | 1,59 | — | — | — |
| (e) Other Chemicals & Chemical Products | 117 | 15,74 | 11,97 | — | — | — |
| 9. Petroleum, Coal Products & Nuclear Fuels | 79 | 28,32 | 27,11 | — | — | — |
| 10. Manufacture of Cement & Cement Products | 74 | 19,29 | 16,79 | — | — | — |
| 11. Basic Metals & Metal Products | 780 | 598,19 | 462,19 | — | — | — |
| (a) Iron & Steel | 164 | 450,91 | 356,21 | — | — | — |
| (b) Non-Ferrous Metals | 19 | 53,41 | 54,33 | — | — | — |
| (c) Metal Products | 597 | 93,86 | 51,64 | — | — | — |
| 12. Engineering | 561 | 477,62 | 392,85 | — | — | — |
| (a) Heavy Engineering | 40 | 108,40 | 81,23 | — | — | — |
| (b) Light Engineering | 216 | 337,95 | 287,19 | — | — | — |
| (c) Electrical Machinery & Goods | 212 | 28,74 | 22,19 | — | — | — |
| (d) Electronic Machinery & Goods | 98 | 2,52 | 2,25 | — | — | — |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 520 | 632,31 | 502,56 | — | — | — |
| 14. Other Industries | 4,625 | 128,09 | 70,47 | — | — | — |
| 15. Electricity, Gas & Water | 29 | 97,60 | 29,85 | — | — | — |
| (a) Electricity Generation & Transmission | 12 | 76 | 61 | — | — | — |
| (b) Non-Conventional Energy | 2 | 5 | 5 | — | — | — |
| (c) Gas, Steam & Water Supply | 15 | 96,79 | 29,19 | — | — | — |
| 16. Construction | 409 | 55,92 | 52,20 | — | — | — |
| III. TRANSPORT OPERATORS | 2,709 | 46,89 | 36,70 | — | — | — |
| IV. PROFESSIONAL AND OTHER SERVICES | 3,712 | 108,45 | 88,42 | — | — | — |
| V. PERSONAL LOANS | 83,814 | 706,59 | 591,01 | — | — | — |
| 1. Loans for Purchase of Consumer Durables | 8,136 | 37,91 | 27,38 | — | — | — |
| 2. Loans for Housing | 10,534 | 265,69 | 242,44 | — | — | — |
| 3. Rest of the Personal Loans | 65,144 | 403,00 | 321,19 | — | — | — |
| VI. TRADE | 13,524 | 504,34 | 453,29 | — | — | — |
| 1. Wholesale Trade | 1,686 | 221,26 | 205,91 | — | — | — |
| 2. Retail Trade | 11,838 | 283,08 | 247,38 | — | — | — |
| VII. FINANCE | 372 | 21,82 | 19,79 | — | — | — |
| VIII. ALL OTHERS | 23,169 | 463,26 | 429,95 | — | — | — |
| TOTAL BANK CREDIT | 1,38,778 | 4015,78 | 3276,16 | — | — | — |
| <i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries | 1,410 | 62,46 | 53,55 | — | — | — |
| 2. Other Small Scale Industries | 4,616 | 230,53 | 185,06 | — | — | — |