

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2005**

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
<b>I. AGRICULTURE</b>	<b>3,65,012</b>	<b>683,97</b>	<b>512,06</b>	<b>62,350</b>	<b>226,07</b>	<b>187,19</b>
1. Direct Finance	3,51,830	647,00	485,08	61,286	216,27	180,05
2. Indirect Finance	13,182	36,97	26,97	1,064	9,81	7,14
<b>II. INDUSTRY</b>	<b>28,757</b>	<b>462,89</b>	<b>291,29</b>	<b>9,712</b>	<b>431,18</b>	<b>315,25</b>
1. Mining & Quarrying	109	10,72	7,92	133	27,37	18,77
2. Food Manufacturing & Processing	1,526	11,85	8,25	532	16,10	12,71
(a) Rice Mills, Flour & Dal Mills	839	6,62	4,90	229	7,54	6,31
(b) Sugar	2	7	5	1	2	1
(c) Edible Oils & Vanaspati	21	64	39	23	84	42
(d) Tea Processing	1	3	1	–	–	–
(e) Processing of Fruits & Vegetables	–	–	–	5	33	31
(f) Others	663	4,50	2,90	274	7,36	5,66
3. Beverage & Tobacco	1	3	2	8	2,25	1,14
4. Textiles	422	42,64	26,06	295	5,24	4,45
(a) Cotton Textiles	41	39,89	23,52	71	2,97	2,65
(b) Jute & Other Natural Fibre Textiles	38	12	10	26	8	3
(c) Handloom Textiles & Khadi	96	24	23	40	22	19
(d) Other Textiles & Textile Products	247	2,40	2,22	158	1,97	1,59
5. Paper, Paper Products & Printing	172	2,15	1,64	84	2,66	2,15
6. Leather & Leather Products	143	40	31	38	1,04	92
7. Rubber & Plastic Products	28	3,32	3,06	36	2,81	2,29
8. Chemicals & Chemical Products	79	50,65	34,24	153	8,41	6,94
(a) Heavy Industrial Chemicals	1	45,00	29,00	11	4,07	3,95
(b) Fertilisers	2	6	5	–	–	–
(c) Drugs & Pharmaceuticals	19	28	19	21	36	34
(d) Non-Edible Oils	1	5	5	1	12	11
(e) Other Chemicals & Chemical Products	56	5,27	4,96	120	3,86	2,55
9. Petroleum, Coal Products & Nuclear Fuels	13	2,76	2,20	23	4,12	3,09
10. Manufacture of Cement & Cement Products	62	7,73	7,86	93	7,23	5,79
11. Basic Metals & Metal Products	262	211,58	125,54	325	126,66	81,87
(a) Iron & Steel	22	202,57	117,43	110	105,92	65,14
(b) Non-Ferrous Metals	3	13	12	20	4,13	3,26
(c) Metal Products	237	8,88	7,99	195	16,61	13,48
12. Engineering	306	12,59	9,97	266	74,28	51,26
(a) Heavy Engineering	16	1,45	1,44	15	8,58	1,64
(b) Light Engineering	166	9,16	6,96	93	3,90	3,11
(c) Electrical Machinery & Goods	88	1,29	97	113	61,17	45,97
(d) Electronic Machinery & Goods	36	69	60	45	62	55
13. Vehicles, Vehicle Parts & Transport Equipments	151	2,52	1,95	179	23,19	15,32
14. Other Industries	24,013	65,37	49,81	6,520	79,57	61,05
15. Electricity, Gas & Water	5	22,69	10	4	32	19
(a) Electricity Generation & Transmission	3	22,64	7	3	14	9
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	2	5	3	1	18	10
16. Construction	1,465	15,90	12,34	1,023	49,93	47,31
<b>III. TRANSPORT OPERATORS</b>	<b>8,778</b>	<b>96,62</b>	<b>66,68</b>	<b>4,749</b>	<b>65,59</b>	<b>50,36</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>16,690</b>	<b>49,50</b>	<b>36,39</b>	<b>5,376</b>	<b>48,36</b>	<b>37,40</b>
<b>V. PERSONAL LOANS</b>	<b>1,24,546</b>	<b>774,70</b>	<b>595,65</b>	<b>1,09,214</b>	<b>946,82</b>	<b>732,23</b>
1. Loans for Purchase of Consumer Durables	5,181	19,95	13,92	3,242	17,26	12,62
2. Loans for Housing	5,546	90,23	79,66	7,812	180,40	155,63
3. Rest of the Personal Loans	1,13,819	664,52	502,07	98,160	749,15	563,98
<b>VI. TRADE</b>	<b>96,059</b>	<b>400,45</b>	<b>321,32</b>	<b>41,774</b>	<b>490,82</b>	<b>409,16</b>
1. Wholesale Trade	4,014	55,37	51,62	1,916	75,06	59,78
2. Retail Trade	92,045	345,08	269,70	39,858	415,76	349,38
<b>VII. FINANCE</b>	<b>993</b>	<b>4,66</b>	<b>3,22</b>	<b>158</b>	<b>8,16</b>	<b>4,91</b>
<b>VIII. ALL OTHERS</b>	<b>58,174</b>	<b>196,90</b>	<b>151,13</b>	<b>20,534</b>	<b>201,49</b>	<b>166,09</b>
<b>TOTAL BANK CREDIT</b>	<b>6,99,009</b>	<b>2669,70</b>	<b>1977,74</b>	<b>2,53,867</b>	<b>2418,50</b>	<b>1902,59</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	19,158	49,15	35,97	4,611	63,46	49,32
2. Other Small Scale Industries	5,384	54,97	45,26	2,590	69,56	53,13

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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
<b>I. AGRICULTURE</b>	<b>4,321</b>	<b>160,13</b>	<b>143,52</b>	-	-	-
1. Direct Finance	4,168	76.64	66.70	-	-	-
2. Indirect Finance	153	83.49	76.82	-	-	-
<b>II. INDUSTRY</b>	<b>6,360</b>	<b>3651,59</b>	<b>2180,72</b>	-	-	-
1. Mining & Quarrying	122	107.85	60.17	-	-	-
2. Food Manufacturing & Processing	328	35.21	25.02	-	-	-
(a) Rice Mills, Flour & Dal Mills	95	5.71	4.71	-	-	-
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	26	3.33	2.65	-	-	-
(d) Tea Processing	1	10	10	-	-	-
(e) Processing of Fruits & Vegetables	21	6.75	3.45	-	-	-
(f) Others	185	19.32	14.11	-	-	-
3. Beverage & Tobacco	13	10.72	8.16	-	-	-
4. Textiles	213	18.50	11.78	-	-	-
(a) Cotton Textiles	15	96	69	-	-	-
(b) Jute & Other Natural Fibre Textiles	8	10.70	5.55	-	-	-
(c) Handloom Textiles & Khadi	13	27	24	-	-	-
(d) Other Textiles & Textile Products	177	6.56	5.29	-	-	-
5. Paper, Paper Products & Printing	150	16.37	12.17	-	-	-
6. Leather & Leather Products	45	96	56	-	-	-
7. Rubber & Plastic Products	181	63.58	58.53	-	-	-
8. Chemicals & Chemical Products	197	49.39	38.47	-	-	-
(a) Heavy Industrial Chemicals	28	15.08	12.76	-	-	-
(b) Fertilisers	-	-	-	-	-	-
(c) Drugs & Pharmaceuticals	31	7.04	5.62	-	-	-
(d) Non-Edible Oils	6	3.11	2.25	-	-	-
(e) Other Chemicals & Chemical Products	132	24.15	17.84	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	83	51.56	36.00	-	-	-
10. Manufacture of Cement & Cement Products	46	32.27	29.73	-	-	-
11. Basic Metals & Metal Products	778	1567.64	481.06	-	-	-
(a) Iron & Steel	272	1427.73	394.91	-	-	-
(b) Non-Ferrous Metals	27	5.19	4.51	-	-	-
(c) Metal Products	479	134.72	81.64	-	-	-
12. Engineering	613	237.90	229.17	-	-	-
(a) Heavy Engineering	37	184.38	183.80	-	-	-
(b) Light Engineering	372	34.37	30.99	-	-	-
(c) Electrical Machinery & Goods	130	16.09	12.07	-	-	-
(d) Electronic Machinery & Goods	74	3.05	2.32	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	549	971.96	788.14	-	-	-
14. Other Industries	1,998	119.04	69.81	-	-	-
15. Electricity, Gas & Water	36	22.70	13.98	-	-	-
(a) Electricity Generation & Transmission	9	18.27	10.28	-	-	-
(b) Non-Conventional Energy	2	5	4	-	-	-
(c) Gas, Steam & Water Supply	25	4.38	3.67	-	-	-
16. Construction	1,008	345.94	317.99	-	-	-
<b>III. TRANSPORT OPERATORS</b>	<b>2,546</b>	<b>46,95</b>	<b>36,99</b>	-	-	-
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>4,162</b>	<b>198,73</b>	<b>170,16</b>	-	-	-
<b>V. PERSONAL LOANS</b>	<b>1,14,935</b>	<b>1346,89</b>	<b>1079,14</b>	-	-	-
1. Loans for Purchase of Consumer Durables	9,073	47.46	35.11	-	-	-
2. Loans for Housing	14,892	466.21	393.55	-	-	-
3. Rest of the Personal Loans	90,970	833.22	650.49	-	-	-
<b>VI. TRADE</b>	<b>18,497</b>	<b>740,09</b>	<b>599,49</b>	-	-	-
1. Wholesale Trade	2,034	256.59	225.29	-	-	-
2. Retail Trade	16,463	483.50	374.20	-	-	-
<b>VII. FINANCE</b>	<b>242</b>	<b>28,81</b>	<b>23,76</b>	-	-	-
<b>VIII. ALL OTHERS</b>	<b>18,321</b>	<b>412,53</b>	<b>289,36</b>	-	-	-
<b>TOTAL BANK CREDIT</b>	<b>1,69,384</b>	<b>6585,71</b>	<b>4523,14</b>	-	-	-
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	410	10.19	7.77	-	-	-
2. Other Small Scale Industries	3,243	366.54	281.19	-	-	-