

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2009

**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	4,03,449	1195,92	869,59	78,541	506,92	396,41
1. Direct Finance	3,92,553	1129,51	816,34	75,900	366,02	294,43
2. Indirect Finance	10,896	66,41	53,26	2,641	140,89	101,98
II. INDUSTRY	20,083	1975,08	1723,12	8,887	1394,81	759,16
1. Mining & Quarrying	207	28,35	25,22	218	85,17	44,85
2. Food Manufacturing & Processing	3,211	22,62	18,71	786	32,12	22,82
(a) Rice Mills, Flour & Dal Mills	1,227	8,34	6,57	369	17,09	12,78
(b) Sugar	3	18	16	-	-	-
(c) Edible Oils & Vanaspati	301	1,48	1,35	28	83	53
(d) Tea Processing	68	9	5	11	7	3
(e) Processing of Fruits & Vegetables	2	6	5	5	62	48
(f) Others	1,610	12,46	10,53	373	13,51	9,01
3. Beverage & Tobacco	10	14,07	11,92	25	4,25	3,91
4. Textiles	1,785	7,55	5,39	513	10,88	9,13
(a) Cotton Textiles	401	1,46	90	77	1,22	77
(b) Jute & Other Natural Fibre Textiles	193	41	26	64	36	30
(c) Handloom Textiles & Khadi	322	66	47	94	52	41
(d) Other Textiles & Textile Products	869	5,02	3,75	278	8,79	7,65
5. Paper, Paper Products & Printing	173	1,59	1,39	191	8,73	7,27
6. Woods and Wood Products	887	3,52	2,46	352	4,34	3,55
7. Leather & Leather Products	235	73	59	87	1,04	83
8. Gems and Jewellery	3,270	8,11	5,01	76	76	71
9. Rubber & Plastic Products	83	41,64	34,56	76	6,14	5,63
10. Chemicals & Chemical Products	225	137,56	65,25	283	30,66	28,94
(a) Heavy Industrial Chemicals	7	131,49	60,30	11	1,10	64
(b) Fertilisers	17	7	4	2	2	2
(c) Drugs & Pharmaceuticals	107	3,45	3,33	82	2,02	1,97
(d) Non-Edible Oils	3	15	7	2	8	7
(e) Other Chemicals & Chemical Products	91	2,40	1,51	186	27,44	26,23
11. Petroleum, Coal Products & Nuclear Fuels	22	4,34	3,02	54	32,70	27,95
12. Manufacture of Cement & Cement Products	127	11,18	7,54	173	14,37	11,92
13. Basic Metals & Metal Products	464	1459,54	1327,74	507	420,53	338,79
(a) Iron & Steel	47	1360,76	1290,58	176	392,18	313,68
(b) Non-Ferrous Metals	6	33	14	14	3,96	2,16
(c) Metal Products	411	98,45	37,02	317	24,39	22,95
14. Engineering	750	28,41	23,58	863	523,22	75,40
(a) Heavy Engineering	18	1,43	1,18	25	436,54	17,86
(b) Light Engineering	455	9,23	5,35	656	79,64	51,66
(c) Electrical Machinery & Goods	195	16,52	15,87	128	5,75	4,60
(d) Electronic Machinery & Goods	82	1,23	1,18	54	1,30	1,29
15. Vehicles, Vehicle Parts & Transport Equipments	379	23,16	18,35	217	16,78	13,10
16. Other Industries	6,776	49,26	38,77	3,549	96,20	81,64
17. Electricity, Gas & Water	1	111,04	115,13	17	3,75	3,31
(a) Electricity Generation & Transmission	1	111,04	115,13	1	4	3
(b) Non-Conventional Energy	-	-	-	1	2	1
(c) Gas, Steam & Water Supply	-	-	-	15	3,69	3,26
18. Construction	1,478	22,40	18,48	900	103,18	79,41
(a) Other than Infrastructure	190	12,59	11,19	383	41,20	33,19
(b) Infrastructure Construction	1,288	9,81	7,29	517	61,99	46,22
III. TRANSPORT OPERATORS	8,010	168,63	128,79	3,975	153,57	117,65
IV. PROFESSIONAL AND OTHER SERVICES	26,797	210,25	166,26	9,982	273,72	212,44
1. Professional Services	8,105	31,96	25,22	1,870	43,82	34,12
2. Tourism, Hotel & Restaurants	1,251	5,88	4,48	525	12,19	9,17
3. Recreation services	462	1,68	1,09	86	1,81	1,48
4. IT and Telecommunications	14	65	59	63	5,60	4,81
5. Others	16,965	170,07	134,86	7,438	210,30	162,86
V. PERSONAL LOANS	1,36,532	1391,62	1037,55	1,58,527	2655,23	1983,16
1. Housing	8,709	175,47	140,98	16,357	714,21	595,18
2. Consumer Durables	6,334	34,20	25,28	9,000	96,79	62,43
3. Vehicles	8,590	105,94	80,89	13,271	303,79	195,81
4. Education	2,602	58,50	40,41	5,576	141,41	99,74
5. Personal Credit Cards	14,758	96,48	59,69	9,026	61,99	37,78
6. Others	95,539	921,03	690,30	1,05,297	1337,03	992,21
VI. TRADE	1,18,990	736,73	552,97	42,274	987,99	825,31
1. Wholesale Trade	8,485	70,72	58,55	4,762	255,45	237,63
2. Retail Trade	1,10,505	666,01	494,42	37,512	732,54	587,68
VII. FINANCE	3,184	10,50	6,72	672	14,99	7,82
VIII. ALL OTHERS	16,200	81,55	58,57	8,238	105,79	79,49
TOTAL BANK CREDIT	7,33,245	5770,28	4543,57	3,11,096	6093,01	4381,44

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MARCH 2009

EASTERN REGION
STATE : JHARKHAND

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	13,559	197,60	163,30	–	–	–
1. Direct Finance	13,080	149,59	127,70	–	–	–
2. Indirect Finance	479	48,01	35,60	–	–	–
II. INDUSTRY	12,586	6869,62	4718,31	–	–	–
1. Mining & Quarrying	247	410,66	307,32	–	–	–
2. Food Manufacturing & Processing	775	94,02	78,70	–	–	–
(a) Rice Mills, Flour & Dal Mills	103	38,29	33,59	–	–	–
(b) Sugar	3	16	12	–	–	–
(c) Edible Oils & Vanaspati	29	9,50	8,85	–	–	–
(d) Tea Processing	4	14	6	–	–	–
(e) Processing of Fruits & Vegetables	13	4,99	2,61	–	–	–
(f) Others	623	40,95	33,46	–	–	–
3. Beverage & Tobacco	30	8,40	7,48	–	–	–
4. Textiles	329	39,73	20,00	–	–	–
(a) Cotton Textiles	34	1,01	78	–	–	–
(b) Jute & Other Natural Fibre Textiles	30	6,63	6,03	–	–	–
(c) Handloom Textiles & Khadi	11	11	6	–	–	–
(d) Other Textiles & Textile Products	254	31,98	13,12	–	–	–
5. Paper, Paper Products & Printing	230	40,30	32,64	–	–	–
6. Woods and Wood Products	247	18,63	14,78	–	–	–
7. Leather & Leather Products	58	2,00	1,82	–	–	–
8. Gems and Jewellery	91	12,48	10,25	–	–	–
9. Rubber & Plastic Products	224	113,99	85,99	–	–	–
10. Chemicals & Chemical Products	439	100,58	70,08	–	–	–
(a) Heavy Industrial Chemicals	41	24,53	10,96	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	39	15,14	13,04	–	–	–
(d) Non-Edible Oils	9	3,19	1,99	–	–	–
(e) Other Chemicals & Chemical Products	350	57,72	44,09	–	–	–
11. Petroleum, Coal Products & Nuclear Fuels	152	132,82	109,30	–	–	–
12. Manufacture of Cement & Cement Products	112	37,73	32,69	–	–	–
13. Basic Metals & Metal Products	4,043	1762,27	1251,34	–	–	–
(a) Iron & Steel	493	1400,58	975,40	–	–	–
(b) Non-Ferrous Metals	40	19,93	17,57	–	–	–
(c) Metal Products	3,510	341,75	258,38	–	–	–
14. Engineering	1,417	552,41	357,93	–	–	–
(a) Heavy Engineering	145	321,94	180,47	–	–	–
(b) Light Engineering	1,037	193,04	151,33	–	–	–
(c) Electrical Machinery & Goods	180	30,15	19,59	–	–	–
(d) Electronic Machinery & Goods	55	7,27	6,55	–	–	–
15. Vehicles, Vehicle Parts & Transport Equipments	739	1822,00	1052,42	–	–	–
16. Other Industries	1,834	233,95	187,98	–	–	–
17. Electricity, Gas & Water	56	766,86	425,44	–	–	–
(a) Electricity Generation & Transmission	8	724,48	408,82	–	–	–
(b) Non-Conventional Energy	5	50	38	–	–	–
(c) Gas, Steam & Water Supply	43	41,88	16,25	–	–	–
18. Construction	1,563	720,78	672,15	–	–	–
(a) Other than Infrastructure	969	378,11	332,26	–	–	–
(b) Infrastructure Construction	594	342,66	339,89	–	–	–
III. TRANSPORT OPERATORS	7,037	354,46	275,92	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	13,445	1016,60	797,86	–	–	–
1. Professional Services	1,887	166,83	125,43	–	–	–
2. Tourism, Hotel & Restaurants	568	143,81	109,23	–	–	–
3. Recreation services	77	4,49	2,69	–	–	–
4. IT and Telecommunications	94	8,64	5,96	–	–	–
5. Others	10,819	692,82	554,54	–	–	–
V. PERSONAL LOANS	2,01,311	3868,82	2952,72	–	–	–
1. Housing	31,050	1508,31	1240,10	–	–	–
2. Consumer Durables	9,956	101,18	75,34	–	–	–
3. Vehicles	47,185	575,17	407,67	–	–	–
4. Education	14,117	398,13	290,41	–	–	–
5. Personal Credit Cards	4,788	39,91	18,49	–	–	–
6. Others	94,215	1246,12	920,72	–	–	–
VI. TRADE	27,193	2434,77	1626,24	–	–	–
1. Wholesale Trade	3,378	1137,74	576,12	–	–	–
2. Retail Trade	23,815	1297,03	1050,13	–	–	–
VII. FINANCE	305	42,77	26,35	–	–	–
VIII. ALL OTHERS	15,198	246,22	192,31	–	–	–
TOTAL BANK CREDIT	2,90,634	15030,84	10753,01	–	–	–