

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

**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	4,96,414	1171,70	914,34	86,801	413,62	353,32
1. Direct Finance	4,81,816	1110,71	866,53	84,132	309,99	260,32
2. Indirect Finance	14,598	60,99	47,81	2,669	103,63	92,99
II. INDUSTRY	24,962	2396,14	2193,73	11,923	962,25	614,04
1. Mining & Quarrying	245	174,06	111,68	195	199,59	51,95
2. Food Manufacturing & Processing	3,705	44,15	28,22	3,139	59,56	47,37
(a) Rice Mills, Flour & Dal Mills	1,469	30,47	17,23	2,422	41,04	31,87
(b) Sugar	5	36	28	–	–	–
(c) Edible Oils & Vanaspati	327	1,36	1,15	34	1,04	83
(d) Tea Processing	–	–	–	1	9	9
(e) Processing of Fruits & Vegetables	2	9	5	3	26	26
(f) Others	1,902	11,88	9,51	679	17,12	14,33
3. Beverage & Tobacco	17	8,13	6,13	28	2,96	2,53
4. Textiles	1,885	7,00	5,15	618	7,85	6,78
(a) Cotton Textiles	178	1,13	87	141	1,25	1,02
(b) Jute & Other Natural Fibre Textiles	390	67	36	116	1,18	94
(c) Handloom Textiles & Khadi	592	1,26	64	95	33	27
(d) Other Textiles & Textile Products	725	3,94	3,28	266	5,09	4,54
5. Paper, Paper Products & Printing	228	1,89	1,68	191	6,53	4,87
6. Leather & Leather Products	234	1,86	1,67	102	1,36	1,00
7. Rubber & Plastic Products	179	40,78	32,87	87	8,24	7,45
8. Chemicals & Chemical Products	274	139,83	89,99	2,046	27,71	22,55
(a) Heavy Industrial Chemicals	9	131,59	85,84	15	1,37	57
(b) Fertilisers	2	2,02	4	–	–	–
(c) Drugs & Pharmaceuticals	131	31	20	1,852	12,95	9,78
(d) Non-Edible Oils	3	15	13	2	8	8
(e) Other Chemicals & Chemical Products	129	5,76	3,79	177	13,30	12,13
9. Petroleum, Coal Products & Nuclear Fuels	38	5,30	4,51	34	16,61	9,57
10. Manufacture of Cement & Cement Products	150	10,29	7,69	103	9,38	7,54
11. Basic Metals & Metal Products	888	1594,03	1568,46	554	388,72	285,66
(a) Iron & Steel	76	1578,10	1554,53	166	369,52	268,53
(b) Non-Ferrous Metals	3	17	15	18	2,80	2,29
(c) Metal Products	809	15,76	13,79	370	16,40	14,84
12. Engineering	918	25,71	22,29	497	62,09	35,21
(a) Heavy Engineering	17	1,13	1,11	19	2,04	2,15
(b) Light Engineering	473	6,80	5,70	266	51,11	25,89
(c) Electrical Machinery & Goods	271	16,53	14,37	141	7,54	5,91
(d) Electronic Machinery & Goods	157	1,25	1,12	71	1,41	1,27
13. Vehicles, Vehicle Parts & Transport Equipments	1,174	71,64	66,08	227	17,58	15,63
14. Other Industries	13,188	63,71	51,35	3,473	79,05	65,36
15. Electricity, Gas & Water	11	187,21	177,63	13	2,52	2,22
(a) Electricity Generation & Transmission	7	186,83	177,27	4	28	28
(b) Non-Conventional Energy	–	–	–	1	2	2
(c) Gas, Steam & Water Supply	4	38	36	8	2,21	1,93
16. Construction	1,828	20,53	18,30	616	72,53	48,34
III. TRANSPORT OPERATORS	8,778	117,96	86,25	3,613	96,86	78,37
IV. PROFESSIONAL AND OTHER SERVICES	22,016	119,20	90,60	9,319	264,57	197,85
V. PERSONAL LOANS	1,08,089	1043,41	811,06	1,20,744	1585,50	1241,72
1. Loans for Purchase of Consumer Durables	4,857	25,47	20,11	2,655	18,37	13,89
2. Loans for Housing	8,137	147,43	123,97	9,439	273,27	238,92
3. Rest of the Personal Loans	95,095	870,51	666,99	1,08,650	1293,85	988,91
VI. TRADE	1,21,274	735,43	546,61	44,664	839,64	731,51
1. Wholesale Trade	3,345	106,98	55,95	2,900	209,04	193,92
2. Retail Trade	1,17,929	628,46	490,66	41,764	630,60	537,58
VII. FINANCE	734	54,06	45,44	469	8,88	6,42
VIII. ALL OTHERS	67,821	381,37	235,75	32,166	292,12	238,36
TOTAL BANK CREDIT	8,50,088	6019,27	4923,78	3,09,699	4463,43	3461,58

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MARCH 2008**

**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	9,844	123,96	106,96	–	–	–
1. Direct Finance	9,394	81,41	71,27	–	–	–
2. Indirect Finance	450	42,55	35,69	–	–	–
II. INDUSTRY	13,542	5905,40	3955,66	–	–	–
1. Mining & Quarrying	237	519,43	308,96	–	–	–
2. Food Manufacturing & Processing	661	74,86	57,95	–	–	–
(a) Rice Mills, Flour & Dal Mills	243	17,79	13,45	–	–	–
(b) Sugar	3	16	11	–	–	–
(c) Edible Oils & Vanaspati	26	4,71	4,42	–	–	–
(d) Tea Processing	2	5,50	4,48	–	–	–
(e) Processing of Fruits & Vegetables	11	7,14	3,70	–	–	–
(f) Others	376	39,55	31,80	–	–	–
3. Beverage & Tobacco	35	21,12	20,83	–	–	–
4. Textiles	4,886	90,39	88,84	–	–	–
(a) Cotton Textiles	2,194	19,13	29,16	–	–	–
(b) Jute & Other Natural Fibre Textiles	2,480	60,37	50,59	–	–	–
(c) Handloom Textiles & Khadi	15	27	20	–	–	–
(d) Other Textiles & Textile Products	197	10,62	8,88	–	–	–
5. Paper, Paper Products & Printing	197	30,55	25,44	–	–	–
6. Leather & Leather Products	46	1,56	1,37	–	–	–
7. Rubber & Plastic Products	236	100,55	77,40	–	–	–
8. Chemicals & Chemical Products	490	114,29	76,85	–	–	–
(a) Heavy Industrial Chemicals	38	19,68	9,15	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	305	12,61	10,81	–	–	–
(d) Non-Edible Oils	10	11,59	2,03	–	–	–
(e) Other Chemicals & Chemical Products	137	70,41	54,86	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	115	80,78	59,93	–	–	–
10. Manufacture of Cement & Cement Products	458	95,46	90,56	–	–	–
11. Basic Metals & Metal Products	1,110	1344,69	824,84	–	–	–
(a) Iron & Steel	442	1088,96	644,53	–	–	–
(b) Non-Ferrous Metals	52	40,96	40,49	–	–	–
(c) Metal Products	616	214,78	139,82	–	–	–
12. Engineering	1,025	243,81	199,00	–	–	–
(a) Heavy Engineering	481	122,31	115,88	–	–	–
(b) Light Engineering	329	89,39	58,60	–	–	–
(c) Electrical Machinery & Goods	145	27,94	20,51	–	–	–
(d) Electronic Machinery & Goods	70	4,17	4,02	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	736	1780,62	1113,04	–	–	–
14. Other Industries	2,241	232,23	187,54	–	–	–
15. Electricity, Gas & Water	47	574,69	268,14	–	–	–
(a) Electricity Generation & Transmission	7	552,68	254,78	–	–	–
(b) Non-Conventional Energy	4	62	74	–	–	–
(c) Gas, Steam & Water Supply	36	21,40	12,61	–	–	–
16. Construction	1,022	600,36	554,98	–	–	–
III. TRANSPORT OPERATORS	6,488	303,64	239,81	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	12,801	1064,33	819,33	–	–	–
V. PERSONAL LOANS	1,54,210	2805,81	2198,11	–	–	–
1. Loans for Purchase of Consumer Durables	3,818	29,35	21,61	–	–	–
2. Loans for Housing	21,507	922,24	766,97	–	–	–
3. Rest of the Personal Loans	1,28,885	1854,23	1409,53	–	–	–
VI. TRADE	28,205	2032,77	1280,31	–	–	–
1. Wholesale Trade	1,826	1015,46	445,09	–	–	–
2. Retail Trade	26,379	1017,31	835,22	–	–	–
VII. FINANCE	231	40,18	29,40	–	–	–
VIII. ALL OTHERS	33,810	447,59	368,16	–	–	–
TOTAL BANK CREDIT	2,59,131	12723,68	8997,74	–	–	–