

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2004**

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	2,25,802	415,91	305,51	43,178	130,22	110,53
1. Direct Finance	2,04,515	358,33	260,12	40,922	117,13	100,85
2. Indirect Finance	21,287	57,58	45,39	2,256	13,09	9,67
II. INDUSTRY	33,245	590,04	265,16	10,240	387,29	299,16
1. Mining & Quarrying	62	10,93	9,97	87	24,55	9,36
2. Food Manufacturing & Processing	2,032	15,47	10,41	450	10,64	8,60
(a) Rice Mills, Flour & Dal Mills	1,273	8,75	4,65	245	4,50	3,63
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	43	1,03	89	19	1,22	91
(d) Tea Processing	3	9	7	1	10	5
(e) Processing of Fruits & Vegetables	—	—	—	2	10	8
(f) Others	713	5,60	4,79	183	4,72	3,93
3. Beverage & Tobacco	5	8,20	4,37	2	1,70	1,04
4. Textiles	395	42,24	32,20	247	4,40	3,92
(a) Cotton Textiles	38	39,48	29,93	52	2,41	2,23
(b) Jute & Other Natural Fibre Textiles	8	1	1	3	6	5
(c) Handloom Textiles & Khadi	186	50	29	61	23	21
(d) Other Textiles & Textile Products	163	2,26	1,98	131	1,70	1,43
5. Paper, Paper Products & Printing	71	2,28	1,99	73	2,38	1,80
6. Leather & Leather Products	133	36	32	35	74	66
7. Rubber & Plastic Products	160	9,48	4,81	47	2,29	2,05
8. Chemicals & Chemical Products	90	12,60	7,95	164	7,49	5,48
(a) Heavy Industrial Chemicals	3	3,13	1,96	32	3,83	3,12
(b) Fertilisers	2	6	4	1	5	5
(c) Drugs & Pharmaceuticals	22	4,18	3,74	10	31	21
(d) Non-Edible Oils	1	5	5	1	12	11
(e) Other Chemicals & Chemical Products	62	5,20	2,16	120	3,18	2,00
9. Petroleum, Coal Products & Nuclear Fuels	11	2,48	2,47	24	3,81	2,73
10. Manufacture of Cement & Cement Products	91	8,97	6,19	99	5,40	3,95
11. Basic Metals & Metal Products	185	284,52	35,66	352	136,24	110,66
(a) Iron & Steel	16	267,04	23,78	96	103,79	89,00
(b) Non-Ferrous Metals	5	5,34	2,67	5	4,15	2,94
(c) Metal Products	164	12,15	9,22	251	28,30	18,73
12. Engineering	367	31,28	26,42	297	39,75	26,19
(a) Heavy Engineering	9	12,29	10,40	18	8,96	1,77
(b) Light Engineering	120	11,45	10,26	72	6,09	4,98
(c) Electrical Machinery & Goods	99	4,75	3,66	133	23,76	18,61
(d) Electronic Machinery & Goods	139	2,78	2,10	74	95	83
13. Vehicles, Vehicle Parts & Transport Equipments	525	83,05	61,55	277	24,35	19,45
14. Other Industries	26,103	59,41	45,40	6,744	68,53	50,53
15. Electricity, Gas & Water	8	2,00	1,47	9	43	35
(a) Electricity Generation & Transmission	5	16	15	6	25	22
(b) Non-Conventional Energy	1	1,77	1,24	1	3	2
(c) Gas, Steam & Water Supply	2	8	8	2	15	11
16. Construction	3,007	16,76	13,98	1,333	54,59	52,40
III. TRANSPORT OPERATORS	9,170	69,96	49,71	3,193	42,23	30,87
IV. PROFESSIONAL AND OTHER SERVICES	14,310	45,09	33,02	5,736	50,71	41,19
V. PERSONAL LOANS	1,39,377	656,12	513,25	90,200	616,11	502,28
1. Loans for Purchase of Consumer Durables	16,176	47,52	34,97	6,428	28,90	21,52
2. Loans for Housing	8,371	108,64	94,35	8,116	123,98	112,10
3. Rest of the Personal Loans	1,14,830	499,97	383,94	75,656	463,23	368,65
VI. TRADE	68,768	233,59	183,40	26,800	273,48	232,28
1. Wholesale Trade	4,719	28,61	23,98	1,925	57,19	45,96
2. Retail Trade	64,049	204,98	159,42	24,875	216,28	186,32
VII. FINANCE	992	2,55	1,66	250	5,32	3,87
VIII. ALL OTHERS	93,501	333,75	251,00	37,234	231,00	185,19
TOTAL BANK CREDIT	5,85,165	2347,02	1602,71	2,16,831	1736,37	1405,35
OF WHICH : 1. Artisans and Village & Tiny Industries	22,320	43,48	31,70	5,367	57,78	46,25
2. Other Small Scale Industries	3,607	75,46	56,76	1,473	65,60	51,00

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MARCH 2004**

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	5,441	109,45	98,63	—	—	—
1. Direct Finance	4,535	92,15	82,98	—	—	—
2. Indirect Finance	906	17,31	15,64	—	—	—
II. INDUSTRY	6,423	1816,02	1549,40	—	—	—
1. Mining & Quarrying	92	20,50	16,42	—	—	—
2. Food Manufacturing & Processing	422	21,62	15,53	—	—	—
(a) Rice Mills, Flour & Dal Mills	157	6,24	4,07	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	31	5,26	2,83	—	—	—
(d) Tea Processing	1	10	10	—	—	—
(e) Processing of Fruits & Vegetables	13	1,53	1,47	—	—	—
(f) Others	220	8,50	7,05	—	—	—
3. Beverage & Tobacco	7	1,02	77	—	—	—
4. Textiles	245	9,67	9,26	—	—	—
(a) Cotton Textiles	8	41	36	—	—	—
(b) Jute & Other Natural Fibre Textiles	1	25	25	—	—	—
(c) Handloom Textiles & Khadi	57	2,72	2,78	—	—	—
(d) Other Textiles & Textile Products	179	6,29	5,86	—	—	—
5. Paper, Paper Products & Printing	147	8,31	4,63	—	—	—
6. Leather & Leather Products	43	73	35	—	—	—
7. Rubber & Plastic Products	135	14,59	12,30	—	—	—
8. Chemicals & Chemical Products	276	33,14	28,37	—	—	—
(a) Heavy Industrial Chemicals	22	6,94	6,08	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	74	7,29	5,93	—	—	—
(d) Non-Edible Oils	5	2,86	1,61	—	—	—
(e) Other Chemicals & Chemical Products	175	16,05	14,74	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	80	26,30	18,01	—	—	—
10. Manufacture of Cement & Cement Products	55	240,30	246,17	—	—	—
11. Basic Metals & Metal Products	802	305,50	237,08	—	—	—
(a) Iron & Steel	170	151,27	110,07	—	—	—
(b) Non-Ferrous Metals	32	12,81	9,56	—	—	—
(c) Metal Products	600	141,42	117,45	—	—	—
12. Engineering	567	484,72	419,23	—	—	—
(a) Heavy Engineering	35	368,78	356,77	—	—	—
(b) Light Engineering	221	89,22	47,26	—	—	—
(c) Electrical Machinery & Goods	207	24,13	13,05	—	—	—
(d) Electronic Machinery & Goods	104	2,60	2,14	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	461	476,78	405,46	—	—	—
14. Other Industries	1,961	76,83	65,38	—	—	—
15. Electricity, Gas & Water	37	18,34	9,81	—	—	—
(a) Electricity Generation & Transmission	9	13,08	5,56	—	—	—
(b) Non-Conventional Energy	3	13	10	—	—	—
(c) Gas, Steam & Water Supply	25	5,13	4,14	—	—	—
16. Construction	1,093	77,67	60,65	—	—	—
III. TRANSPORT OPERATORS	2,403	40,41	30,64	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	4,780	109,54	86,46	—	—	—
V. PERSONAL LOANS	1,22,662	1168,67	941,47	—	—	—
1. Loans for Purchase of Consumer Durables	29,024	108,39	69,89	—	—	—
2. Loans for Housing	14,058	374,09	324,99	—	—	—
3. Rest of the Personal Loans	79,580	686,18	546,59	—	—	—
VI. TRADE	12,942	587,14	455,00	—	—	—
1. Wholesale Trade	1,454	222,73	192,03	—	—	—
2. Retail Trade	11,488	364,41	262,97	—	—	—
VII. FINANCE	354	19,57	12,53	—	—	—
VIII. ALL OTHERS	21,389	344,48	277,42	—	—	—
TOTAL BANK CREDIT	1,76,394	4195,28	3451,55	—	—	—
OF WHICH : 1. Artisans and Village & Tiny Industries	413	7,80	5,18	—	—	—
2. Other Small Scale Industries	2,928	253,38	205,89	—	—	—