

**TABLE NO. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2006**

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	4,07,359	799,94	618,38	69,113	282,15	231,76
1. Direct Finance	3,91,221	760,48	589,19	67,212	266,71	218,21
2. Indirect Finance	16,138	39,46	29,19	1,901	15,44	13,55
II. INDUSTRY	30,944	1794,75	723,68	11,832	649,94	486,93
1. Mining & Quarrying	163	48,31	33,64	168	38,96	22,58
2. Food Manufacturing & Processing	1,510	14,28	11,14	1,180	28,74	22,80
(a) Rice Mills, Flour & Dal Mills	742	6,94	5,22	736	14,98	11,68
(b) Sugar	4	25	24	1	2	1
(c) Edible Oils & Vanaspati	42	1,76	1,59	24	95	65
(d) Tea Processing	—	—	—	1	50	18
(e) Processing of Fruits & Vegetables	2	10	10	4	31	26
(f) Others	720	5,23	3,98	414	11,98	10,02
3. Beverage & Tobacco	6	3,24	40	4	1,16	62
4. Textiles	339	48,11	24,83	220	5,52	4,80
(a) Cotton Textiles	26	39,43	17,19	52	3,19	2,87
(b) Jute & Other Natural Fibre Textiles	38	5,30	5,01	14	5	2
(c) Handloom Textiles & Khadi	26	26	23	39	15	10
(d) Other Textiles & Textile Products	249	3,12	2,41	115	2,13	1,80
5. Paper, Paper Products & Printing	79	4,26	3,62	94	4,82	3,82
6. Leather & Leather Products	93	3,79	1,99	33	66	55
7. Rubber & Plastic Products	54	16,76	7,73	32	2,84	2,45
8. Chemicals & Chemical Products	105	66,01	44,59	708	11,97	9,92
(a) Heavy Industrial Chemicals	9	54,68	36,87	9	2,28	1,88
(b) Fertilisers	1	2	3	—	—	—
(c) Drugs & Pharmaceuticals	15	33	18	576	4,21	3,40
(d) Non-Edible Oils	2	7	7	—	—	—
(e) Other Chemicals & Chemical Products	78	10,92	7,45	123	5,49	4,64
9. Petroleum, Coal Products & Nuclear Fuels	14	11,57	8,78	24	3,79	3,27
10. Manufacture of Cement & Cement Products	86	13,69	11,03	70	8,78	8,17
11. Basic Metals & Metal Products	346	420,75	237,71	344	331,11	254,57
(a) Iron & Steel	76	405,16	225,84	144	274,43	211,86
(b) Non-Ferrous Metals	3	37	32	19	4,30	3,79
(c) Metal Products	267	15,23	11,55	181	52,37	38,92
12. Engineering	339	58,94	23,34	286	21,01	12,27
(a) Heavy Engineering	18	21,66	3,78	13	8,46	1,71
(b) Light Engineering	156	34,35	17,29	107	5,76	4,66
(c) Electrical Machinery & Goods	134	2,01	1,49	116	5,89	5,07
(d) Electronic Machinery & Goods	31	92	78	50	90	83
13. Vehicles, Vehicle Parts & Transport Equipments	314	931,23	208,51	171	33,92	29,51
14. Other Industries	23,595	92,06	73,92	6,734	92,35	72,84
15. Electricity, Gas & Water	8	23,54	84	9	1,14	1,01
(a) Electricity Generation & Transmission	2	22,60	1	3	14	10
(b) Non-Conventional Energy	2	65	57	—	—	—
(c) Gas, Steam & Water Supply	4	29	26	6	1,00	91
16. Construction	3,893	38,22	31,60	1,755	63,19	37,74
III. TRANSPORT OPERATORS	6,391	91,68	63,61	3,990	61,76	47,20
IV. PROFESSIONAL AND OTHER SERVICES	17,847	67,33	49,30	6,591	66,74	52,76
V. PERSONAL LOANS	1,53,180	1179,58	915,33	1,24,442	1195,80	920,12
1. Loans for Purchase of Consumer Durables	17,451	49,73	38,53	7,151	34,83	24,42
2. Loans for Housing	7,526	227,30	186,31	7,222	198,90	176,85
3. Rest of the Personal Loans	1,28,203	902,55	690,49	1,10,069	962,07	718,85
VI. TRADE	99,432	534,39	424,95	41,607	596,36	520,54
1. Wholesale Trade	5,244	69,63	63,29	3,119	190,36	173,84
2. Retail Trade	94,188	464,76	361,66	38,488	406,00	346,70
VII. FINANCE	1,296	5,80	4,46	194	13,23	6,23
VIII. ALL OTHERS	50,968	194,22	151,61	20,703	192,11	152,66
TOTAL BANK CREDIT	7,67,417	4667,69	2951,31	2,78,472	3058,08	2418,19
OF WHICH: 1. Artisans and Village & Tiny Industries	18,179	48,60	38,22	3,941	77,07	60,97
2. Other Small Scale Industries	4,859	134,52	93,18	2,437	75,43	64,08

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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
I. AGRICULTURE	9,357	98,81	86,98	—	—	—
1. Direct Finance	9,150	79,90	70,42	—	—	—
2. Indirect Finance	207	18,90	16,56	—	—	—
II. INDUSTRY	12,027	2904,65	1562,36	—	—	—
1. Mining & Quarrying	113	323,81	124,95	—	—	—
2. Food Manufacturing & Processing	587	36,65	31,47	—	—	—
(a) Rice Mills, Flour & Dal Mills	267	6,63	5,36	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	25	6,55	6,52	—	—	—
(d) Tea Processing	1	10	10	—	—	—
(e) Processing of Fruits & Vegetables	16	6,39	6,48	—	—	—
(f) Others	278	16,98	13,01	—	—	—
3. Beverage & Tobacco	18	13,82	13,84	—	—	—
4. Textiles	3,466	53,68	46,09	—	—	—
(a) Cotton Textiles	1,020	7,69	6,14	—	—	—
(b) Jute & Other Natural Fibre Textiles	2,248	37,79	32,56	—	—	—
(c) Handloom Textiles & Khadi	17	32	26	—	—	—
(d) Other Textiles & Textile Products	181	7,87	7,13	—	—	—
5. Paper, Paper Products & Printing	164	22,50	20,92	—	—	—
6. Leather & Leather Products	48	63	63	—	—	—
7. Rubber & Plastic Products	163	21,10	18,17	—	—	—
8. Chemicals & Chemical Products	413	57,37	42,03	—	—	—
(a) Heavy Industrial Chemicals	26	22,93	19,43	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	274	8,43	6,91	—	—	—
(d) Non-Edible Oils	8	10,88	2,22	—	—	—
(e) Other Chemicals & Chemical Products	105	15,13	13,47	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	68	27,56	21,24	—	—	—
10. Manufacture of Cement & Cement Products	59	57,74	39,55	—	—	—
11. Basic Metals & Metal Products	912	1301,50	398,64	—	—	—
(a) Iron & Steel	255	1008,18	271,63	—	—	—
(b) Non-Ferrous Metals	32	8,55	7,44	—	—	—
(c) Metal Products	625	284,77	119,57	—	—	—
12. Engineering	807	230,58	196,20	—	—	—
(a) Heavy Engineering	36	186,35	161,00	—	—	—
(b) Light Engineering	558	23,42	16,49	—	—	—
(c) Electrical Machinery & Goods	147	16,58	15,15	—	—	—
(d) Electronic Machinery & Goods	66	4,23	3,56	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	389	207,43	144,32	—	—	—
14. Other Industries	3,454	115,06	75,09	—	—	—
15. Electricity, Gas & Water	32	32,22	13,33	—	—	—
(a) Electricity Generation & Transmission	5	25,52	6,90	—	—	—
(b) Non-Conventional Energy	4	17	12	—	—	—
(c) Gas, Steam & Water Supply	23	6,53	6,31	—	—	—
16. Construction	1,334	403,01	375,89	—	—	—
III. TRANSPORT OPERATORS	5,139	119,92	108,05	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	5,131	177,47	153,61	—	—	—
V. PERSONAL LOANS	1,52,161	1857,90	1485,69	—	—	—
1. Loans for Purchase of Consumer Durables	7,489	45,01	32,14	—	—	—
2. Loans for Housing	16,510	586,09	495,48	—	—	—
3. Rest of the Personal Loans	1,28,162	1226,80	958,07	—	—	—
VI. TRADE	26,442	960,17	771,90	—	—	—
1. Wholesale Trade	3,909	308,66	267,70	—	—	—
2. Retail Trade	22,533	651,51	504,20	—	—	—
VII. FINANCE	320	22,71	15,45	—	—	—
VIII. ALL OTHERS	26,354	486,08	323,01	—	—	—
TOTAL BANK CREDIT	2,36,931	6627,72	4507,05	—	—	—
OF WHICH: 1. Artisans and Village & Tiny Industries	1,237	14,47	12,23	—	—	—
2. Other Small Scale Industries	3,606	292,99	227,98	—	—	—