

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2007**

**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	4,36,290	1016,67	803,30	78,917	353,65	295,42
1. Direct Finance	4,20,006	961,69	760,37	76,975	329,69	275,05
2. Indirect Finance	16,284	54,98	42,93	1,942	23,96	20,37
II. INDUSTRY	28,644	424,95	288,09	13,344	661,88	534,37
1. Mining & Quarrying	226	95,44	35,20	194	74,58	40,87
2. Food Manufacturing & Processing	1,441	17,65	11,70	2,803	50,95	41,60
(a) Rice Mills, Flour & Dal Mills	674	7,04	5,20	2,103	33,05	27,38
(b) Sugar	4	24	24	—	—	—
(c) Edible Oils & Vanaspati	26	80	74	27	95	61
(d) Tea Processing	—	—	—	2	21	21
(e) Processing of Fruits & Vegetables	3	2,56	32	2	21	17
(f) Others	734	7,00	5,20	669	16,54	13,23
3. Beverage & Tobacco	6	4,22	2,84	2	16	6
4. Textiles	370	9,77	8,54	207	7,13	5,57
(a) Cotton Textiles	42	2,59	2,09	9	19	14
(b) Jute & Other Natural Fibre Textiles	40	73	67	17	64	60
(c) Handloom Textiles & Khadi	30	64	47	37	7	7
(d) Other Textiles & Textile Products	258	5,81	5,31	144	6,22	4,76
5. Paper, Paper Products & Printing	60	4,34	4,17	102	5,60	4,46
6. Leather & Leather Products	87	30	24	37	1,11	69
7. Rubber & Plastic Products	50	16,45	16,04	42	3,43	3,25
8. Chemicals & Chemical Products	95	8,20	4,68	2,025	30,17	25,58
(a) Heavy Industrial Chemicals	10	74	46	15	10,51	10,20
(b) Fertilisers	1	2	3	1	6	6
(c) Drugs & Pharmaceuticals	16	18	10	1,872	13,07	10,75
(d) Non-Edible Oils	3	15	9	—	—	—
(e) Other Chemicals & Chemical Products	65	7,11	4,00	137	6,53	4,57
9. Petroleum, Coal Products & Nuclear Fuels	31	16,80	14,12	27	4,98	4,02
10. Manufacture of Cement & Cement Products	73	9,34	7,24	64	6,19	5,32
11. Basic Metals & Metal Products	289	76,37	69,90	369	309,84	270,03
(a) Iron & Steel	40	55,23	49,62	118	229,44	200,27
(b) Non-Ferrous Metals	2	14	11	12	2,28	88
(c) Metal Products	247	21,00	20,17	239	78,13	68,88
12. Engineering	321	10,86	8,80	250	20,19	11,26
(a) Heavy Engineering	19	1,90	1,78	14	8,42	1,30
(b) Light Engineering	152	5,47	3,85	103	6,46	5,11
(c) Electrical Machinery & Goods	119	1,44	1,25	76	3,54	3,25
(d) Electronic Machinery & Goods	31	2,05	1,93	57	1,77	1,59
13. Vehicles, Vehicle Parts & Transport Equipments	224	6,98	5,95	76	12,98	11,05
14. Other Industries	21,990	80,94	62,60	6,163	88,47	72,72
15. Electricity, Gas & Water	50	42,56	16,65	10	2,23	1,19
(a) Electricity Generation & Transmission	46	42,30	16,43	6	1,12	30
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	4	26	23	4	1,10	89
16. Construction	3,331	24,74	19,42	973	43,87	36,68
III. TRANSPORT OPERATORS	7,709	99,82	71,33	3,783	65,90	50,27
IV. PROFESSIONAL AND OTHER SERVICES	16,803	107,57	84,06	6,319	118,58	102,47
V. PERSONAL LOANS	1,30,716	1082,66	829,11	1,29,828	1466,94	1129,44
1. Loans for Purchase of Consumer Durables	5,336	27,04	20,58	3,490	23,37	17,69
2. Loans for Housing	6,597	129,59	109,57	10,395	281,77	247,19
3. Rest of the Personal Loans	1,18,783	926,03	698,96	1,15,943	1161,80	864,55
VI. TRADE	94,576	544,95	432,97	41,077	606,83	498,18
1. Wholesale Trade	3,329	62,85	52,28	2,954	121,99	105,90
2. Retail Trade	91,247	482,09	380,68	38,123	484,84	392,29
VII. FINANCE	873	4,01	3,04	420	27,68	19,43
VIII. ALL OTHERS	33,447	137,10	100,46	13,442	233,05	166,38
TOTAL BANK CREDIT	7,49,058	3417,71	2612,36	2,87,130	3534,50	2795,95
OF WHICH : 1. Artisans and Village & Tiny Industries	16,263	61,41	47,35	4,232	63,32	51,23
2. Other Small Scale Industries	6,282	110,68	92,76	2,625	94,32	79,42

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**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	10,705	158,99	139,02	—	—	—
1. Direct Finance	10,137	119,37	103,07	—	—	—
2. Indirect Finance	568	39,62	35,95	—	—	—
II. INDUSTRY	14,495	5003,08	3015,05	—	—	—
1. Mining & Quarrying	142	322,29	264,31	—	—	—
2. Food Manufacturing & Processing	646	45,68	37,42	—	—	—
(a) Rice Mills, Flour & Dal Mills	232	7,87	6,08	—	—	—
(b) Sugar	3	12	12	—	—	—
(c) Edible Oils & Vanaspati	24	5,19	4,94	—	—	—
(d) Tea Processing	1	10	10	—	—	—
(e) Processing of Fruits & Vegetables	11	1,44	86	—	—	—
(f) Others	375	30,96	25,31	—	—	—
3. Beverage & Tobacco	25	15,10	14,58	—	—	—
4. Textiles	5,805	90,10	77,25	—	—	—
(a) Cotton Textiles	1,216	8,54	6,91	—	—	—
(b) Jute & Other Natural Fibre Textiles	4,395	70,23	60,03	—	—	—
(c) Handloom Textiles & Khadi	16	43	40	—	—	—
(d) Other Textiles & Textile Products	178	10,91	9,92	—	—	—
5. Paper, Paper Products & Printing	206	46,27	39,84	—	—	—
6. Leather & Leather Products	44	3,05	2,49	—	—	—
7. Rubber & Plastic Products	167	66,16	52,27	—	—	—
8. Chemicals & Chemical Products	589	184,60	122,82	—	—	—
(a) Heavy Industrial Chemicals	55	31,91	26,51	—	—	—
(b) Fertilisers	20	16,80	89	—	—	—
(c) Drugs & Pharmaceuticals	369	9,12	7,71	—	—	—
(d) Non-Edible Oils	8	11,00	2,01	—	—	—
(e) Other Chemicals & Chemical Products	137	115,77	85,71	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	74	38,69	31,04	—	—	—
10. Manufacture of Cement & Cement Products	330	93,15	84,37	—	—	—
11. Basic Metals & Metal Products	990	1187,06	727,62	—	—	—
(a) Iron & Steel	405	805,51	571,55	—	—	—
(b) Non-Ferrous Metals	52	224,49	30,52	—	—	—
(c) Metal Products	533	157,06	125,55	—	—	—
12. Engineering	842	284,60	206,22	—	—	—
(a) Heavy Engineering	413	184,85	129,54	—	—	—
(b) Light Engineering	222	76,70	55,92	—	—	—
(c) Electrical Machinery & Goods	147	19,14	17,45	—	—	—
(d) Electronic Machinery & Goods	60	3,91	3,31	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	664	1803,32	741,81	—	—	—
14. Other Industries	2,709	152,41	129,48	—	—	—
15. Electricity, Gas & Water	43	17,88	9,90	—	—	—
(a) Electricity Generation & Transmission	3	8,04	50	—	—	—
(b) Non-Conventional Energy	5	39	30	—	—	—
(c) Gas, Steam & Water Supply	35	9,46	9,10	—	—	—
16. Construction	1,219	652,71	473,62	—	—	—
III. TRANSPORT OPERATORS	6,725	170,61	150,25	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	11,401	421,78	325,77	—	—	—
V. PERSONAL LOANS	1,54,639	2515,25	1972,31	—	—	—
1. Loans for Purchase of Consumer Durables	8,090	61,33	49,19	—	—	—
2. Loans for Housing	19,663	856,40	705,92	—	—	—
3. Rest of the Personal Loans	1,26,886	1597,51	1217,20	—	—	—
VI. TRADE	28,417	1278,89	1010,37	—	—	—
1. Wholesale Trade	4,190	484,57	350,68	—	—	—
2. Retail Trade	24,227	794,33	659,70	—	—	—
VII. FINANCE	223	31,35	22,10	—	—	—
VIII. ALL OTHERS	20,264	394,27	268,34	—	—	—
TOTAL BANK CREDIT	2,46,869	9974,21	6903,23	—	—	—
OF WHICH : 1. Artisans and Village & Tiny Industries	855	17,98	15,56	—	—	—
2. Other Small Scale Industries	3,799	605,86	450,54	—	—	—