

Table No. 5.7 - State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March 1998 (Part 15 of 32)

EASTERN REGION

STATE : BIHAR

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit Outstanding		Accounts	Limit Outstanding	
	1	2	3	4	5	6
I. AGRICULTURE	12,45,066	991,91	894,98	3,68,958	450,43	411,08
1. Direct Finance	12,34,390	946,33	855,76	3,63,540	367,17	335,91
2. Indirect Finance	10,676	45,58	39,22	5,418	83,27	75,18
II. INDUSTRY	3,02,728	840,46	710,54	97,165	516,08	473,14
1. Mining & Quarrying	375	24,75	4,97	334	36,75	33,15
2. Food Manufacturing & Processing	8,607	103,68	82,32	4,869	40,81	38,50
(a) Rice Mills, Flour & Dal Mills	3,490	21,52	22,10	1,586	18,81	17,58
(b) Sugar	27	54,96	35,93	41	6,10	5,40
(c) Edible Oils & Vanaspati	1,386	17,65	14,69	670	6,15	6,38
(d) Tea Processing	1	-	-	2	1	1
(e) Processing of Fruits & Vegetables	45	51	66	15	13	13
(f) Others	3,658	9,04	8,93	2,555	9,61	9,00
3. Beverage & Tobacco	134	1,93	1,85	98	16,57	12,68
4. Textiles	1,574	13,95	13,79	1,202	16,70	10,80
(a) Cotton Textiles	114	5,62	5,56	146	1,34	1,40
(b) Jute Textiles	27	48	19	23	2,68	1,25
(c) Handloom Textiles & Khadi	108	58	53	71	2,09	2,03
(d) Other Textiles	1,325	7,27	7,51	962	10,59	6,12
5. Paper, Paper Products & Printing	253	10,56	9,60	491	8,04	7,11
6. Leather & Leather Products	362	1,67	1,88	330	4,17	4,03
7. Rubber & Rubber Products	44	1,66	1,49	79	2,48	2,47
8. Chemicals & Chemical Products	356	9,35	7,47	571	16,01	15,46
(a) Heavy Industrial Chemicals	17	3,10	1,81	32	1,85	1,58
(b) Fertilisers	4	1,51	1,51	12	1,01	98
(c) Drugs & Pharmaceuticals	48	2,23	1,66	77	2,19	2,31
(d) Non-Edible Oils	46	43	36	24	47	59
(e) Other Chemicals & Chemical Products	241	2,09	2,12	426	10,48	9,99
9. Petroleum, Coal Products & Nuclear Fuels	89	1,65	1,60	214	10,09	8,77
10. Manufacture of Cement & Cement Products	166	6,37	5,82	146	10,63	9,76
11. Basic Metals & Metal Products	1,066	71,87	51,88	1,328	50,52	48,25
(a) Iron & Steel	53	61,79	42,27	212	25,96	24,25
(b) Non-Ferrous Metals	11	74	51	40	76	94
(c) Other Metal Products	1,002	9,35	9,10	1,076	23,80	23,06
12. Engineering	653	228,15	206,19	727	85,86	78,34
(a) Heavy Engineering	122	176,92	160,67	115	2,92	2,94
(b) Light Engineering	317	44,31	38,35	243	71,90	64,35
(c) Electrical Machinery & Goods	110	2,25	1,94	188	9,38	9,07
(d) Electronic Machinery & Goods	104	4,67	5,23	181	1,67	1,97
13. Vehicles, Vehicle Parts & Transport Equipments	812	84,34	65,99	667	40,59	33,00
14. Other Industries	2,88,103	276,24	250,46	85,908	167,62	162,54
15. Electricity, Gas & Water	46	28	26	74	3,77	3,32
(a) Electricity Generation & Transmission	32	19	17	59	2,79	2,81
(b) Non-Conventional Energy	2	1	1	3	2	2
(c) Gas, Steam & Water Supply	12	9	8	12	97	50
16. Construction	88	4,00	4,98	127	5,48	4,96
III. TRANSPORT OPERATORS	1,17,726	183,13	153,61	44,743	114,20	93,66
IV. PROFESSIONAL AND OTHER SERVICES	1,21,400	115,20	94,28	41,988	182,40	151,43
V. PERSONAL LOANS	2,51,172	399,67	333,59	1,66,503	373,95	320,94
1. Loans for Purchase of Consumer Durables	12,819	19,29	15,74	12,523	24,98	21,17
2. Loans for Housing	12,201	68,41	57,32	14,370	96,52	83,85
3. Rest of the Personal Loans	2,26,152	311,97	260,53	1,39,610	252,45	215,92
VI. TRADE	8,09,736	638,03	595,68	2,55,306	447,77	412,07
1. Wholesale Trade	31,765	51,48	47,07	14,282	94,37	83,58
2. Retail Trade	7,77,971	586,55	548,60	2,41,024	353,39	328,49
VII. FINANCE	86	4,89	4,43	161	5,65	4,64
VIII. ALL OTHERS	1,25,849	110,61	92,43	49,225	86,28	69,21

TOTAL BANK CREDIT	29,73,763	3283,90	2879,54	10,24,049	2176,78	1936,17
OF WHICH: 1. Artisans & Village Industries	2,21,075	126,83	115,77	49,115	41,92	40,27
2. Other Small Scale Industries	65,224	154,20	145,60	33,839	225,85	212,82

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	47,586	95,83	88,53	-	-	-
1. Direct Finance	46,373	78,64	74,03	-	-	-
2. Indirect Finance	1,213	17,19	14,50	-	-	-
II. INDUSTRY	36,039	1493,38	1272,87	-	-	-
1. Mining & Quarrying	264	51,18	39,91	-	-	-
2. Food Manufacturing & Processing	1,362	63,03	53,36	-	-	-
(a) Rice Mills, Flour & Dal Mills	438	17,92	12,20	-	-	-
(b) Sugar	9	22,45	18,37	-	-	-
(c) Edible Oils & Vanaspati	228	6,49	7,02	-	-	-
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	28	2,50	1,84	-	-	-
(f) Others	659	13,66	13,92	-	-	-
3. Beverage & Tobacco	54	4,69	4,55	-	-	-
4. Textiles	1,336	33,49	32,77	-	-	-
(a) Cotton Textiles	133	7,36	6,74	-	-	-
(b) Jute Textiles	32	1,47	1,55	-	-	-
(c) Handloom Textiles & Khadi	68	2,48	2,62	-	-	-
(d) Other Textiles	1,103	22,19	21,86	-	-	-
5. Paper, Paper Products & Printing	656	22,01	21,07	-	-	-
6. Leather & Leather Products	211	3,47	3,50	-	-	-
7. Rubber & Rubber Products	87	15,34	6,54	-	-	-
8. Chemicals & Chemical Products	893	95,12	77,19	-	-	-
(a) Heavy Industrial Chemicals	38	13,37	14,32	-	-	-
(b) Fertilisers	29	24,78	24,18	-	-	-
(c) Drugs & Pharmaceuticals	261	12,18	11,97	-	-	-
(d) Non-Edible Oils	16	67	61	-	-	-
(e) Other Chemicals & Chemical Products	549	44,12	26,12	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	292	24,77	24,38	-	-	-
10. Manufacture of Cement & Cement Products	86	64,88	65,54	-	-	-
11. Basic Metals & Metal Products	1,589	516,27	461,73	-	-	-
(a) Iron & Steel	406	452,05	410,55	-	-	-
(b) Non-Ferrous Metals	49	8,06	6,28	-	-	-
(c) Other Metal Products	1,134	56,16	44,89	-	-	-
12. Engineering	1,080	291,44	225,00	-	-	-
(a) Heavy Engineering	93	242,44	178,79	-	-	-
(b) Light Engineering	373	10,18	9,70	-	-	-
(c) Electrical Machinery & Goods	351	29,98	28,53	-	-	-
(d) Electronic Machinery & Goods	263	8,84	7,98	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	647	140,84	116,37	-	-	-
14. Other Industries	27,150	125,18	122,93	-	-	-
15. Electricity, Gas & Water	42	11,77	1,73	-	-	-
(a) Electricity Generation & Transmission	29	11,48	1,44	-	-	-
(b) Non-Conventional Energy	4	7	9	-	-	-
(c) Gas, Steam & Water Supply	9	22	20	-	-	-
16. Construction	290	29,91	16,27	-	-	-
III. TRANSPORT OPERATORS	20,040	91,47	79,86	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	16,455	111,31	92,87	-	-	-
V. PERSONAL LOANS	1,79,911	542,73	493,15	-	-	-
1. Loans for Purchase of Consumer Durables	22,637	43,89	39,11	-	-	-
2. Loans for Housing	23,319	179,41	163,43	-	-	-
3. Rest of the Personal Loans	1,33,955	319,43	290,61	-	-	-
VI. TRADE	82,591	409,73	374,99	-	-	-
1. Wholesale Trade	6,212	126,76	108,33	-	-	-
2. Retail Trade	76,379	282,97	266,66	-	-	-
VII. FINANCE	128	38,04	37,66	-	-	-
VIII. ALL OTHERS	53,339	173,70	157,70	-	-	-
TOTAL BANK CREDIT	4,36,089	2956,19	2597,63	-	-	-
OF WHICH: 1. Artisans & Village Industries	9,393	19,98	20,30	-	-	-
2. Other Small Scale Industries	19,780	231,62	212,04	-	-	-