

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1999 (Part 15 of 32)**

EASTERN REGION

STATE : BIHAR

(Amount in Rupees Lakh)

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	2,93,641	597,96	537,81	5,02,648	749,39	670,42
1. Direct Finance	2,88,117	561,54	513,03	4,93,764	703,87	632,42
2. Indirect Finance	5,524	36,42	24,78	8,884	45,53	38,00
II. INDUSTRY	70,690	1240,72	1029,81	1,60,071	2200,03	1981,07
1. Mining & Quarrying	176	76,03	58,70	119	96,16	79,97
2. Food Manufacturing & Processing	1,954	154,12	116,02	3,948	122,10	96,37
(a) Rice Mills, Flour & Dal Mills	1,207	32,86	24,58	2,180	29,56	25,40
(b) Sugar	12	83,74	58,01	17	42,78	30,81
(c) Edible Oils & Vanaspati	261	5,94	4,58	763	10,10	10,02
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	2	10	7	9	95	1,10
(f) Others	472	31,48	28,78	979	38,70	29,05
3. Beverage & Tobacco	8	38	33	18	5,44	5,55
4. Textiles	1,120	28,34	24,91	1,604	34,70	32,95
(a) Cotton Textiles	123	4,90	4,67	111	4,76	4,27
(b) Jute Textiles	4	38	39	13	3,37	2,13
(c) Handloom Textiles & Khadi	264	1,88	1,58	94	4,34	4,61
(d) Other Textiles	729	21,18	18,26	1,386	22,22	21,95
5. Paper, Paper Products & Printing	296	9,61	8,20	507	20,39	21,55
6. Leather & Leather Products	338	5,42	4,83	305	2,73	2,70
7. Rubber & Rubber Products	36	3,59	2,90	119	10,46	7,39
8. Chemicals & Chemical Products	462	52,08	44,28	744	58,06	45,40
(a) Heavy Industrial Chemicals	28	10,34	7,32	34	13,35	11,05
(b) Fertilisers	11	2,33	2,31	10	5,73	1,99
(c) Drugs & Pharmaceuticals	174	16,43	15,24	175	15,80	14,71
(d) Non-Edible Oils	11	91	67	7	79	72
(e) Other Chemicals & Chemical Products	238	22,07	18,75	518	22,39	16,93
9. Petroleum, Coal Products & Nuclear Fuels	56	31,66	12,12	184	45,41	38,67
10. Manufacture of Cement & Cement Products	183	21,69	21,26	106	81,28	79,83
11. Basic Metals & Metal Products	506	150,30	110,07	1,408	964,57	910,60
(a) Iron & Steel	138	119,76	81,06	296	931,46	881,59
(b) Non-Ferrous Metals	9	1,40	93	34	4,67	3,72
(c) Other Metal Products	359	29,14	28,09	1,078	28,44	25,29
12. Engineering	806	213,43	201,22	1,115	184,71	156,91
(a) Heavy Engineering	108	172,40	168,00	57	95,43	81,72
(b) Light Engineering	220	8,72	7,58	571	58,33	50,74
(c) Electrical Machinery & Goods	406	24,49	19,28	451	28,58	22,52
(d) Electronic Machinery &	72	7,82	6,36	36	2,37	1,93

	Goods						
13.	Vehicles, Vehicle Parts & Transport Equipments	805	206,28	158,19	784	159,70	116,37
14.	Other Industries	63,809	279,42	259,97	1,47,867	356,90	342,00
15.	Electricity, Gas & Water	51	5,94	4,66	15	16,12	6,26
	(a) Electricity Generation & Transmission	24	3,78	3,29	11	15,96	6,11
	(b) Non-Conventional Energy	-	-	-	1	4	6
	(c) Gas, Steam & Water Supply	27	2,16	1,38	3	12	9
16.	Construction	84	2,44	2,15	1,228	41,30	38,55
III.	TRANSPORT OPERATORS	9,243	100,12	80,83	35,462	235,18	197,91
IV.	PROFESSIONAL AND OTHER SERVICES	4,512	38,33	33,26	65,832	202,36	170,67
V.	PERSONAL LOANS	1,85,791	579,62	509,21	2,53,163	756,09	670,31
1.	Loans for Purchase of Consumer Durables	27,057	74,26	63,41	17,469	44,26	37,69
2.	Loans for Housing	14,449	171,85	156,96	35,240	248,34	226,51
3.	Rest of the Personal Loans	1,44,285	333,50	288,84	2,00,454	463,49	406,10
VI.	TRADE	2,20,378	608,60	543,45	3,70,232	804,16	709,85
1.	Wholesale Trade	7,891	168,74	157,19	11,568	147,53	120,51
2.	Retail Trade	2,12,487	439,86	386,26	3,58,664	656,63	589,34
VII.	FINANCE	1,072	14,14	10,37	866	70,50	68,02
VIII.	ALL OTHERS	25,146	149,07	138,14	1,33,259	326,50	287,90
TOTAL BANK CREDIT		8,10,473	3328,56	2882,89	15,21,533	5344,21	4756,15
<i>OF WHICH:</i> 1. Artisans & Village Industries		30,431	65,74	61,71	71,447	112,26	108,01
2. Other Small Scale Industries		30,872	371,57	332,66	79,769	375,24	348,53

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out-standing	Accounts	Limit	Out-standing
	7	8	9	10	11	12
I. AGRICULTURE	-	-	-	5,15,637	365,27	273,78
1. Direct Finance	-	-	-	5,13,668	362,44	270,96
2. Indirect Finance	-	-	-	1,969	2,83	2,82
II. INDUSTRY	-	-	-	1,27,759	87,87	72,95
1. Mining & Quarrying	-	-	-	2	11	8
2. Food Manufacturing & Processing	-	-	-	73	1,69	1,41
(a) Rice Mills, Flour & Dal Mills	-	-	-	41	1,24	1,13
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	-	-	-	8	6	4
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-
(f) Others	-	-	-	24	38	24
3. Beverage & Tobacco	-	-	-	3	17	6
4. Textiles	-	-	-	12	9	7
(a) Cotton Textiles	-	-	-	-	-	-
(b) Jute Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	-	-	-
(d) Other Textiles	-	-	-	12	9	7
5. Paper, Paper Products & Printing	-	-	-	7	6	4
6. Leather & Leather Products	-	-	-	1	1	1
7. Rubber & Rubber Products	-	-	-	-	-	-
8. Chemicals & Chemical Products	-	-	-	5	3	4

	(a) Heavy Industrial Chemicals	-	-	-	-	-	-
	(b) Fertilisers	-	-	-	-	-	-
	(c) Drugs & Pharmaceuticals	-	-	-	1	-	-
	(d) Non-Edible Oils	-	-	-	-	-	-
	(e) Other Chemicals & Chemical Products	-	-	-	4	3	3
9.	Petroleum, Coal Products & Nuclear Fuels	-	-	-	1	4	3
10.	Manufacture of Cement & Cement Products	-	-	-	2	4	4
11.	Basic Metals & Metal Products	-	-	-	2	1	2
	(a) Iron & Steel	-	-	-	-	-	-
	(b) Non-Ferrous Metals	-	-	-	-	-	-
	(c) Other Metal Products	-	-	-	2	1	2
12.	Engineering	-	-	-	13	7	5
	(a) Heavy Engineering	-	-	-	-	-	-
	(b) Light Engineering	-	-	-	3	2	1
	(c) Electrical Machinery & Goods	-	-	-	10	5	4
	(d) Electronic Machinery & Goods	-	-	-	-	-	-
13.	Vehicles, Vehicle Parts & Transport Equipments	-	-	-	23	29	24
14.	Other Industries	-	-	-	1,27,615	85,27	70,86
15.	Electricity, Gas & Water	-	-	-	-	-	-
	(a) Electricity Generation & Transmission	-	-	-	-	-	-
	(b) Non-Conventional Energy	-	-	-	-	-	-
	(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16.	Construction	-	-	-	-	-	-
III.	TRANSPORT OPERATORS	-	-	-	57,299	84,71	69,32
IV.	PROFESSIONAL AND OTHER SERVICES	-	-	-	33,312	25,24	20,25
V.	PERSONAL LOANS	-	-	-	1,10,745	164,96	128,54
	1. Loans for Purchase of Consumer Durables	-	-	-	5,245	9,60	7,87
	2. Loans for Housing	-	-	-	2,768	26,27	24,58
	3. Rest of the Personal Loans	-	-	-	1,02,732	129,09	96,10
VI.	TRADE	-	-	-	4,10,618	275,02	232,29
	1. Wholesale Trade	-	-	-	2,428	5,07	4,33
	2. Retail Trade	-	-	-	4,08,190	269,95	227,96
VII.	FINANCE	-	-	-	6	3	3
VIII.	ALL OTHERS	-	-	-	38,611	30,74	25,51
TOTAL BANK CREDIT		-	-	-	12,93,987	1033,83	822,68
<i>OF WHICH:</i> 1. Artisans & Village Industries		-	-	-	1,10,714	71,24	58,55
2. Other Small Scale Industries		-	-	-	14,488	12,76	11,16

OCCUPATION	OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	13	14	15	16	17	18
I. AGRICULTURE	3	2	2	13,11,929	1712,64	1482,03
1. Direct Finance	3	2	2	12,95,552	1627,87	1416,43
2. Indirect Finance	-	-	-	16,377	84,78	65,60

II. INDUSTRY	244	31,79	23,62	3,58,764	3560,41	3107,45
1. Mining & Quarrying	-	-	-	297	172,29	138,76
2. Food Manufacturing & Processing	15	66	32	5,990	278,57	214,13
(a) Rice Mills, Flour & Dal Mills	15	66	32	3,443	64,32	51,44
(b) Sugar	-	-	-	29	126,53	88,82
(c) Edible Oils & Vanaspati	-	-	-	1,032	16,11	14,64
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	11	1,05	1,17
(f) Others	-	-	-	1,475	70,56	58,07
3. Beverage & Tobacco	-	-	-	29	6,00	5,95
4. Textiles	-	-	-	2,736	63,12	57,93
(a) Cotton Textiles	-	-	-	234	9,66	8,94
(b) Jute Textiles	-	-	-	17	3,75	2,52
(c) Handloom Textiles & Khadi	-	-	-	358	6,22	6,19
(d) Other Textiles	-	-	-	2,127	43,49	40,28
5. Paper, Paper Products & Printing	5	8	4	815	30,13	29,82
6. Leather & Leather Products	-	-	-	644	8,16	7,53
7. Rubber & Rubber Products	-	-	-	155	14,05	10,29
8. Chemicals & Chemical Products	7	15	7	1,218	110,32	89,79
(a) Heavy Industrial Chemicals	-	-	-	62	23,69	18,37
(b) Fertilisers	-	-	-	21	8,06	4,30
(c) Drugs & Pharmaceuticals	1	4	2	351	32,27	29,98
(d) Non-Edible Oils	-	-	-	18	1,70	1,39
(e) Other Chemicals & Chemical Products	6	11	6	766	44,59	35,76
9. Petroleum, Coal Products & Nuclear Fuels	3	12	13	244	77,23	50,95
10. Manufacture of Cement & Cement Products	-	-	-	291	103,01	101,13
11. Basic Metals & Metal Products	1	1,00	1,00	1,917	1115,89	1021,68
(a) Iron & Steel	1	1,00	1,00	435	1052,22	963,64
(b) Non-Ferrous Metals	-	-	-	43	6,07	4,64
(c) Other Metal Products	-	-	-	1,439	57,60	53,40
12. Engineering	31	20,27	18,24	1,965	418,48	376,42
(a) Heavy Engineering	3	14,98	12,92	168	282,81	262,64
(b) Light Engineering	23	21	12	817	67,28	58,45
(c) Electrical Machinery & Goods	4	5,03	5,15	871	58,15	46,99
(d) Electronic Machinery & Goods	1	5	5	109	10,24	8,34
13. Vehicles, Vehicle Parts & Transport Equipments	2	1,55	1,44	1,614	367,82	276,24
14. Other Industries	164	57	50	3,39,455	722,17	673,33
15. Electricity, Gas & Water	-	-	-	66	22,06	10,93
(a) Electricity Generation & Transmission	-	-	-	35	19,74	9,40
(b) Non-Conventional Energy	-	-	-	1	4	6
(c) Gas, Steam & Water Supply	-	-	-	30	2,28	1,47
16. Construction	16	7,39	1,88	1,328	51,13	42,58
III. TRANSPORT OPERATORS	37	42	33	1,02,041	420,42	348,39
IV. PROFESSIONAL AND OTHER SERVICES	80	69	64	1,03,736	266,63	224,82
V. PERSONAL LOANS	803	3,22	2,72	5,50,502	1503,88	1310,78
1. Loans for Purchase of Consumer Durables	27	8	6	49,798	128,20	109,03
2. Loans for Housing	24	61	54	52,481	447,07	408,59

3. Rest of the Personal Loans	752	2,54	2,12	4,48,223	928,61	793,16
VI. TRADE	204	4,05	3,50	10,01,432	1691,83	1489,10
1. Wholesale Trade	46	1,61	1,47	21,933	322,95	283,50
2. Retail Trade	158	2,43	2,03	9,79,499	1368,88	1205,60
VII. FINANCE	2	71	24	1,946	85,38	78,66
VIII. ALL OTHERS	233	85	82	1,97,249	507,16	452,37
TOTAL BANK CREDIT	1,606	41,76	31,88	36,27,599	9748,36	8493,60
<i>OF WHICH:</i> 1. Artisans & Village Industries	17	1	1	2,12,609	249,25	228,28
2. Other Small Scale Industries	71	1,14	74	1,25,200	760,71	693,09