

TABLE No.5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2010

**EASTERN REGION
STATE: BIHAR**

(Amount in ₹ 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	16,95,872	7919,11	6748,86	5,93,634	3108,79	2650,51
1. Direct Finance	16,60,505	6753,87	5634,30	5,82,365	2780,90	2352,22
2. Indirect Finance	35,367	1165,24	1114,56	11,269	327,89	298,29
II. INDUSTRY	71,461	723,15	588,50	24,241	1839,91	1270,64
1. Mining & Quarrying	163	25,74	23,09	159	20,80	12,73
2. Food Manufacturing & Processing	29,422	232,36	176,82	9,246	201,87	172,73
(a) Rice Mills, Flour & Dal Mills	14,744	86,24	76,60	5,824	101,51	92,13
(b) Sugar	11	46,64	15,00	12	43,62	32,04
(c) Edible Oils & Vanaspati	6,778	43,34	40,81	873	11,57	11,00
(d) Tea Processing	1,131	3,70	3,13	7	15	15
(e) Processing of Fruits & Vegetables	9	25	27	25	2,64	2,71
(f) Others	6,749	52,19	41,00	2,505	42,38	34,71
3. Beverage & Tobacco	37	4,44	4,12	60	6,29	5,00
4. Textiles	3,642	32,73	28,22	1,004	38,91	36,11
(a) Cotton Textiles	410	6,87	6,20	133	24,82	23,88
(b) Jute & Other Natural Fibre Textiles	325	1,24	81	116	48	41
(c) Handloom Textiles & Khadi	1,526	14,84	13,01	232	4,61	4,02
(d) Other Textiles & Textile Products	1,381	9,78	8,20	523	9,00	7,80
5. Paper, Paper Products & Printing	201	6,29	4,88	189	5,93	3,72
6. Woods and Wood Products	2,114	8,41	6,66	587	6,75	5,72
7. Leather & Leather Products	10,536	17,93	9,23	3,374	7,15	2,28
8. Gems and Jewellery	196	2,57	2,18	59	2,40	2,06
9. Rubber & Plastic Products	2,789	7,91	6,08	371	1,82	1,50
10. Chemicals & Chemical Products	1,119	12,72	9,58	820	35,97	16,70
(a) Heavy Industrial Chemicals	7	3,66	3,20	9	1,11	99
(b) Fertilisers	291	1,02	51	154	1,77	97
(c) Drugs & Pharmaceuticals	241	1,99	1,72	106	1,44	95
(d) Non-Edible Oils	8	38	27	4	21	21
(e) Other Chemicals & Chemical Products	572	5,68	3,89	547	31,44	13,58
11. Petroleum, Coal Products & Nuclear Fuels	13	2,34	58	25	326,63	21,64
12. Manufacture of Cement & Cement Products	447	4,80	4,22	184	7,18	6,31
13. Basic Metals & Metal Products	600	27,13	15,99	573	17,92	16,40
(a) Iron & Steel	8	5,38	5,30	34	11,61	10,96
(b) Non-Ferrous Metals	5	34	27	2	1,10	1,15
(c) Metal Products	587	21,41	10,42	537	5,21	4,29
14. Engineering	3,020	25,67	22,27	1,352	30,07	26,02
(a) Heavy Engineering	15	1,59	1,47	32	2,61	2,47
(b) Light Engineering	2,027	18,71	16,39	1,008	23,61	20,77
(c) Electrical Machinery & Goods	443	3,27	2,96	237	2,59	2,20
(d) Electronic Machinery & Goods	535	2,10	1,45	75	1,26	59
15. Vehicles, Vehicle Parts & Transport Equipments	2,179	44,94	34,55	529	4,61	4,00
16. Other Industries	13,817	91,81	78,02	4,396	72,74	62,50
17. Electricity, Gas & Water	17	108,58	107,33	15	1,58	1,27
(a) Electricity Generation & Transmission	6	104,23	103,64	4	19	16
(b) Non-Conventional Energy	6	1,30	1,29	2	11	12
(c) Gas, Steam & Water Supply	5	3,05	2,40	9	1,28	99
18. Construction	1,149	66,77	54,67	1,298	1051,29	873,94
(a) Other than Infrastructure	412	58,00	47,40	202	42,62	40,14
(b) Infrastructure Construction	737	8,78	7,27	1,096	1008,66	833,80
III. TRANSPORT OPERATORS	24,715	198,29	145,76	11,604	120,06	98,76
IV. PROFESSIONAL AND OTHER SERVICES	38,320	409,11	344,28	20,682	348,78	294,81
1. Professional Services	13,881	77,61	59,28	5,423	112,80	99,42
2. Tourism, Hotel & Restaurants	1,364	15,92	13,48	413	15,04	11,44
3. Recreation services	246	9,99	9,62	110	4,34	3,94
4. IT and Telecommunications	50	3,57	3,29	86	6,57	5,74
5. Others	22,779	302,03	258,61	14,650	210,04	174,27
V. PERSONAL LOANS	2,14,535	2309,12	1802,09	1,99,768	2957,89	2214,32
1. Housing	31,830	803,43	693,79	19,180	506,28	416,47
2. Consumer Durables	6,226	35,08	26,59	5,998	34,38	23,33
3. Vehicles	10,701	152,48	104,17	8,348	145,79	120,73
4. Education	8,664	189,82	156,88	10,609	271,49	204,84
5. Personal Credit Cards	2,363	18,68	8,40	3,669	64,47	16,91
6. Others	1,54,751	1109,64	812,26	1,51,964	1935,49	1432,03
VI. TRADE	3,81,496	1951,79	1614,80	1,49,923	1910,26	1674,59
1. Wholesale Trade	15,415	282,82	255,94	9,843	686,40	653,89
2. Retail Trade	3,66,081	1668,97	1358,86	1,40,080	1223,86	1020,70
VII. FINANCE	6,050	30,27	22,53	2,428	56,73	22,06
VIII. ALL OTHERS	87,575	382,51	318,20	30,553	194,88	171,40
TOTAL BANK CREDIT	25,20,024	13923,36	11585,01	10,32,833	10537,31	8397,08

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**EASTERN REGION
STATE: BIHAR**

(Amount in ₹ 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	1,11,993	933,82	781,84	4,377	120,98	91,51
1. Direct Finance	1,09,286	737,24	619,84	4,129	55,78	42,12
2. Indirect Finance	2,707	196,58	162,00	248	65,20	49,39
II. INDUSTRY	10,790	964,17	763,72	3,928	957,20	767,28
1. Mining & Quarrying	112	35,54	22,02	13	2,20	1,15
2. Food Manufacturing & Processing	3,224	289,89	226,22	504	205,81	142,20
(a) Rice Mills, Flour & Dal Mills	636	212,82	165,16	48	24,14	15,30
(b) Sugar	3	4,30	2,57	5	127,31	88,37
(c) Edible Oils & Vanaspati	31	1,80	1,21	15	1,59	99
(d) Tea Processing	1	1	-	-	-	-
(e) Processing of Fruits & Vegetables	21	9,39	5,99	19	11,25	7,91
(f) Others	2,532	61,58	51,30	417	41,53	29,62
3. Beverage & Tobacco	41	46,18	42,29	22	10,44	9,58
4. Textiles	979	39,00	34,27	163	4,22	3,49
(a) Cotton Textiles	41	3,92	3,62	12	23	21
(b) Jute & Other Natural Fibre Textiles	10	4,91	2,81	7	9	7
(c) Handloom Textiles & Khadi	316	11,29	10,91	11	10	9
(d) Other Textiles & Textile Products	612	18,88	16,93	133	3,80	3,13
5. Paper, Paper Products & Printing	189	35,11	27,02	254	36,00	29,88
6. Woods and Wood Products	213	5,21	4,35	40	1,47	1,20
7. Leather & Leather Products	159	3,35	2,35	35	1,31	74
8. Gems and Jewellery	93	4,33	3,80	34	2,26	1,97
9. Rubber & Plastic Products	124	19,73	15,22	192	38,73	30,70
10. Chemicals & Chemical Products	200	41,81	25,82	178	46,11	41,42
(a) Heavy Industrial Chemicals	15	9,11	4,59	9	9,40	7,95
(b) Fertilisers	1	5	6	-	-	-
(c) Drugs & Pharmaceuticals	32	7,11	3,36	28	6,09	4,86
(d) Non-Edible Oils	4	2,78	2,47	2	10	9
(e) Other Chemicals & Chemical Products	148	22,76	15,33	139	30,52	28,53
11. Petroleum, Coal Products & Nuclear Fuels	22	4,78	4,45	11	58,50	58,54
12. Manufacture of Cement & Cement Products	97	13,29	12,49	23	15,34	14,98
13. Basic Metals & Metal Products	355	109,24	83,20	1,155	330,55	277,07
(a) Iron & Steel	45	90,52	66,70	81	298,81	246,67
(b) Non-Ferrous Metals	14	3,21	2,44	6	2,66	1,65
(c) Metal Products	296	15,50	14,07	1,068	29,08	28,75
14. Engineering	1,104	47,37	39,82	456	74,91	47,24
(a) Heavy Engineering	57	5,20	4,92	29	26,98	10,77
(b) Light Engineering	830	23,05	20,04	191	37,14	30,94
(c) Electrical Machinery & Goods	128	12,82	10,88	220	10,52	5,29
(d) Electronic Machinery & Goods	89	6,30	3,99	16	26	24
15. Vehicles, Vehicle Parts & Transport Equipments	430	34,86	23,02	113	9,88	8,21
16. Other Industries	2,621	87,24	79,24	430	31,50	22,60
17. Electricity, Gas & Water	16	23,08	8,77	9	30,20	21,14
(a) Electricity Generation & Transmission	5	21,71	7,47	5	26,44	17,68
(b) Non-Conventional Energy	4	52	45	1	15	11
(c) Gas, Steam & Water Supply	7	85	84	3	3,61	3,35
18. Construction	811	124,15	109,37	296	57,78	55,16
(a) Other than Infrastructure	361	50,59	46,93	203	24,48	23,56
(b) Infrastructure Construction	450	73,56	62,45	93	33,29	31,59
III. TRANSPORT OPERATORS	5,013	122,23	99,48	4,198	107,96	93,19
IV. PROFESSIONAL AND OTHER SERVICES	11,308	544,01	460,51	4,929	337,98	275,95
1. Professional Services	2,692	98,37	89,99	428	93,77	85,81
2. Tourism, Hotel & Restaurants	277	27,18	24,47	116	25,02	18,40
3. Recreation services	67	8,19	7,99	27	75	49
4. IT and Telecommunications	80	17,60	16,11	40	8,16	5,69
5. Others	8,192	392,66	321,95	4,318	210,28	165,56
V. PERSONAL LOANS	1,79,454	3373,91	2628,86	1,14,185	2246,40	1729,05
1. Housing	24,218	1019,56	866,63	12,990	621,68	517,79
2. Consumer Durables	5,312	44,37	32,26	2,635	16,45	13,36
3. Vehicles	15,072	250,05	193,46	19,911	321,43	223,30
4. Education	14,854	416,88	334,62	10,414	299,86	244,64
5. Personal Credit Cards	3,058	28,73	21,91	2,514	61,46	53,90
6. Others	1,16,940	1614,32	1179,99	65,721	925,53	676,08
VI. TRADE	51,474	1439,07	1203,70	8,834	675,87	522,03
1. Wholesale Trade	2,919	262,95	220,16	989	171,05	147,13
2. Retail Trade	48,555	1176,12	983,54	7,845	504,82	374,90
VII. FINANCE	578	15,93	11,22	629	16,53	11,62
VIII. ALL OTHERS	31,623	276,60	242,13	25,345	233,71	188,77
TOTAL BANK CREDIT	4,02,233	7669,74	6191,47	1,66,425	4696,64	3679,40