

Table No. 5.6 – State and Bank Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2001

State : Bihar

EASTERN REGION		(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	1,78,274	558,50	476,13	2,76,523	684,76	608,74
	1. Direct Finance	1,77,959	507,20	438,46	2,71,395	622,40	554,02
	2. Indirect Finance	315	51,30	37,67	5,128	62,37	54,71
II.	INDUSTRY	39,480	439,48	354,16	81,575	609,90	526,51
	1. Mining & Quarrying	12	3,10	1,97	65	4,41	3,30
	2. Food Manufacturing & Processing	382	113,09	63,87	3,917	79,92	70,77
	(a) Rice Mills, Flour & Dal Mills	193	20,34	14,56	2,330	30,31	23,84
	(b) Sugar	9	76,63	36,27	16	35,93	34,66
	(c) Edible Oils & Vanaspati	62	3,84	3,08	417	3,73	3,61
	(d) Tea Processing	-	-	-	-	-	-
	(e) Processing of Fruits & Vegetables	1	1,75	1,99	5	34	27
	(f) Others	117	10,53	7,97	1,149	9,62	8,39
	3. Beverage & Tobacco	26	8,02	6,54	18	2,12	1,85
	4. Textiles	130	11,77	10,43	1,259	23,69	22,36
	(a) Cotton Textiles	6	41	34	86	4,53	3,74
	(b) Jute Textiles	1	20	3	7	1,38	1,36
	(c) Handloom Textiles & Khadi	7	36	34	39	1,29	1,23
	(d) Other Textiles	116	10,80	9,71	1,127	16,49	16,03
	5. Paper, Paper Products & Printing	103	13,22	11,22	389	28,70	22,01
	6. Leather & Leather Products	63	4,03	3,34	365	2,27	2,16
	7. Rubber & Rubber Products	17	2,78	1,47	67	10,19	8,07
	8. Chemicals & Chemical Products	193	29,46	28,74	679	36,01	29,89
	(a) Heavy Industrial Chemicals	4	41	42	12	8,50	4,30
	(b) Fertilisers	12	11,06	12,11	9	4,12	3,71
	(c) Drugs & Pharmaceuticals	48	3,32	2,72	294	10,93	10,94
	(d) Non-Edible Oils	4	29	25	4	36	27
	(e) Other Chemicals & Chemical Products	125	14,38	13,24	360	12,11	10,66
	9. Petroleum, Coal Products & Nuclear Fuels	28	7,24	4,49	27	5,66	5,74
	10. Manufacture of Cement & Cement Products	33	5,15	5,22	133	18,63	22,55
	11. Basic Metals & Metal Products	205	76,98	69,05	518	81,25	65,33
	(a) Iron & Steel	47	43,30	38,15	84	74,79	59,47
	(b) Non-Ferrous Metals	7	1,85	1,83	6	56	50
	(c) Other Metal Products	151	31,84	29,07	428	5,91	5,35
	12. Engineering	125	12,46	7,03	571	16,42	16,19
	(a) Heavy Engineering	21	3,19	1,34	5	14	12
	(b) Light Engineering	58	1,32	1,27	256	4,50	4,09
	(c) Electrical Machinery & Goods	38	7,29	3,77	285	9,81	10,16
	(d) Electronic Machinery & Goods	8	67	64	25	1,96	1,82
	13. Vehicles, Vehicle Parts & Transport Equipments	92	13,18	8,14	557	10,97	10,39
	14. Other Industries	38,041	135,84	130,32	72,243	263,54	239,78
	15. Electricity, Gas & Water	13	1,94	1,06	14	20,51	52
	(a) Electricity Generation & Transmission	5	35	31	6	20,26	30
	(b) Non-Conventional Energy	2	6	4	2	6	5
	(c) Gas, Steam & Water Supply	6	1,53	71	6	19	18
	16. Construction	17	1,20	1,26	753	5,61	5,60
III.	TRANSPORT OPERATORS	2,351	38,34	26,82	12,831	93,49	78,12
IV.	PROFESSIONAL AND OTHER SERVICES	11,675	64,56	52,15	34,148	134,25	112,94
V.	PERSONAL LOANS	1,30,440	562,21	478,90	2,09,390	760,12	675,21
	1. Loans for Purchase of Consumer Durables	6,366	18,39	14,54	17,328	50,13	42,82
	2. Loans for Housing	22,226	227,12	209,66	32,483	264,13	240,67
	3. Rest of the Personal Loans	1,01,848	316,69	254,70	1,59,579	445,87	391,72
VI.	TRADE	80,622	427,19	359,47	1,07,905	495,65	455,06
	1. Wholesale Trade	7,396	107,94	92,72	10,105	113,07	92,96

2. Retail Trade	73,226	319,25	266,75	97,800	382,58	362,10
VII. FINANCE	95	5,68	7,42	105	13,05	11,46
VIII. ALL OTHERS	16,168	338,60	287,73	45,409	215,34	178,23
TOTAL BANK CREDIT	4,59,105	2434,56	2042,77	7,67,886	3006,57	2646,26
<i>OF WHICH:</i> 1. Artisans & Village Industries	5,901	15,58	14,84	25,319	63,41	51,82
2. Other Small Scale Industries	23,361	191,64	173,63	36,522	220,16	204,19

NORTHERN REGION

(Amount in Rupees Lakh)

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	-	-	-	2,75,354	323,02	252,99
1. Direct Finance	-	-	-	2,71,138	315,68	247,35
2. Indirect Finance	-	-	-	4,216	7,34	5,64
II. INDUSTRY	-	-	-	1,16,432	103,88	83,65
1. Mining & Quarrying	-	-	-	1	4	2
2. Food Manufacturing & Processing	-	-	-	2,125	3,30	2,46
(a) Rice Mills, Flour & Dal Mills	-	-	-	57	98	87
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	-	-	-	14	11	10
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-
(f) Others	-	-	-	2,054	2,20	1,48
3. Beverage & Tobacco	-	-	-	-	-	-
4. Textiles	-	-	-	19	14	11
(a) Cotton Textiles	-	-	-	-	-	-
(b) Jute Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	-	-	-
(d) Other Textiles	-	-	-	19	14	11
5. Paper, Paper Products & Printing	-	-	-	10	10	8
6. Leather & Leather Products	-	-	-	2	1	1
7. Rubber & Rubber Products	-	-	-	-	-	-
8. Chemicals & Chemical Products	-	-	-	10	7	6
(a) Heavy Industrial Chemicals	-	-	-	-	-	-
(b) Fertilisers	-	-	-	-	-	-
(c) Drugs & Pharmaceuticals	-	-	-	5	3	2
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	-	-	-	5	5	4
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-
10. Manufacture of Cement & Cement Products	-	-	-	1	3	3
11. Basic Metals & Metal Products	-	-	-	9	12	9
(a) Iron & Steel	-	-	-	-	-	-
(b) Non-Ferrous Metals	-	-	-	-	-	-
(c) Other Metal Products	-	-	-	9	12	9
12. Engineering	-	-	-	26	23	23
(a) Heavy Engineering	-	-	-	4	11	11
(b) Light Engineering	-	-	-	7	5	5
(c) Electrical Machinery & Goods	-	-	-	15	7	6
(d) Electronic Machinery & Goods	-	-	-	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	-	-	-	61	35	31
14. Other Industries	-	-	-	1,14,163	99,45	80,23
15. Electricity, Gas & Water	-	-	-	-	-	-
(a) Electricity Generation & Transmission	-	-	-	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16. Construction	-	-	-	5	4	3
III. TRANSPORT OPERATORS	-	-	-	38,141	69,30	54,10
IV. PROFESSIONAL AND OTHER SERVICES	-	-	-	20,124	22,81	19,62
V. PERSONAL LOANS	-	-	-	1,08,710	222,36	188,77
1. Loans for Purchase of Consumer Durables	-	-	-	5,357	16,28	13,36
2. Loans for Housing	-	-	-	3,455	44,89	42,53
3. Rest of the Personal Loans	-	-	-	99,898	161,18	132,88
VI. TRADE	-	-	-	2,62,486	272,91	225,12
1. Wholesale Trade	-	-	-	4,146	7,67	5,93
2. Retail Trade	-	-	-	2,58,340	265,24	219,19
VII. FINANCE	-	-	-	14	51	50
VIII. ALL OTHERS	-	-	-	20,412	27,47	23,18
TOTAL BANK CREDIT	-	-	-	8,41,673	1042,25	847,93

OF WHICH: 1. Artisans & Village Industries	-	-	-	82,824	66,09	52,31
2. Other Small Scale Industries	-	-	-	9,989	11,19	9,74

NORTHERN REGION

(Amount in Rupees Lakh)

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	5	3,43	45	7,30,156	1569,71	1338,30
1. Direct Finance	1	1	1	7,20,493	1445,29	1239,85
2. Indirect Finance	4	3,42	44	9,663	124,43	98,46
II. INDUSTRY	152	7,79	4,26	2,37,639	1161,04	968,58
1. Mining & Quarrying	-	-	-	78	7,55	5,29
2. Food Manufacturing & Processing	-	-	-	6,424	196,30	137,10
(a) Rice Mills, Flour & Dal Mills	-	-	-	2,580	51,63	39,28
(b) Sugar	-	-	-	25	112,56	70,93
(c) Edible Oils & Vanaspati	-	-	-	493	7,68	6,79
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	6	2,09	2,26
(f) Others	-	-	-	3,320	22,35	17,84
3. Beverage & Tobacco	-	-	-	44	10,14	8,39
4. Textiles	1	3	3	1,409	35,63	32,94
(a) Cotton Textiles	1	3	3	93	4,97	4,12
(b) Jute Textiles	-	-	-	8	1,58	1,39
(c) Handloom Textiles & Khadi	-	-	-	46	1,65	1,57
(d) Other Textiles	-	-	-	1,262	27,43	25,86
5. Paper, Paper Products & Printing	1	1	1	503	42,04	33,33
6. Leather & Leather Products	1	2	2	431	6,33	5,53
7. Rubber & Rubber Products	-	-	-	84	12,97	9,54
8. Chemicals & Chemical Products	5	3,71	3,38	887	69,25	62,07
(a) Heavy Industrial Chemicals	-	-	-	16	8,91	4,72
(b) Fertilisers	-	-	-	21	15,18	15,82
(c) Drugs & Pharmaceuticals	-	-	-	347	14,27	13,68
(d) Non-Edible Oils	-	-	-	8	65	52
(e) Other Chemicals & Chemical Products	5	3,71	3,38	495	30,24	27,32
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	55	12,90	10,23
10. Manufacture of Cement & Cement Products	-	-	-	167	23,81	27,80
11. Basic Metals & Metal Products	-	-	-	732	158,36	134,47
(a) Iron & Steel	-	-	-	131	118,09	97,62
(b) Non-Ferrous Metals	-	-	-	13	2,40	2,33
(c) Other Metal Products	-	-	-	588	37,87	34,51
12. Engineering	1	1	1	723	29,12	23,45
(a) Heavy Engineering	-	-	-	30	3,44	1,58
(b) Light Engineering	1	1	1	322	5,88	5,42
(c) Electrical Machinery & Goods	-	-	-	338	17,17	14,00
(d) Electronic Machinery & Goods	-	-	-	33	2,63	2,45
13. Vehicles, Vehicle Parts & Transport Equipments	1	25	-	711	24,76	18,84
14. Other Industries	136	1,37	43	2,24,583	500,20	450,76
15. Electricity, Gas & Water	-	-	-	27	22,45	1,58
(a) Electricity Generation & Transmission	-	-	-	11	20,61	61
(b) Non-Conventional Energy	-	-	-	4	12	9
(c) Gas, Steam & Water Supply	-	-	-	12	1,72	88
16. Construction	6	2,40	38	781	9,24	7,27
III. TRANSPORT OPERATORS	16	18	14	53,339	201,31	159,18
IV. PROFESSIONAL AND OTHER SERVICES	109	77	69	66,056	222,39	185,39
V. PERSONAL LOANS	681	2,95	2,66	4,49,221	1547,64	1345,53
1. Loans for Purchase of Consumer Durables	27	8	7	29,078	84,88	70,78
2. Loans for Housing	58	26	21	58,222	536,40	493,08
3. Rest of the Personal Loans	596	2,61	2,38	3,61,921	926,36	781,67
VI. TRADE	92	1,95	1,13	4,51,105	1197,70	1040,77
1. Wholesale Trade	37	61	53	21,684	229,28	192,13
2. Retail Trade	55	1,35	60	4,29,421	968,41	848,64
VII. FINANCE	1	10	10	215	19,34	19,47
VIII. ALL OTHERS	110	1,25	80	82,099	582,66	489,95
TOTAL BANK CREDIT	1,166	18,42	10,22	20,69,830	6501,79	5547,18
OF WHICH: 1. Artisans & Village Industries	36	3	2	1,14,080	145,11	119,00
2. Other Small Scale Industries	99	61	39	69,971	423,61	387,95