

State : Bihar

Tableno.5.6 – State and Bank Group-wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation–March 2002

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	1,18,270	546,02	448,86	2,67,250	858,91	766,47
1. Direct Finance	1,17,902	498,90	414,66	2,36,745	604,79	545,90
2. Indirect Finance	368	47,12	34,20	30,505	254,12	220,57
II. INDUSTRY	46,614	706,39	482,23	89,427	520,20	498,90
1. Mining & Quarrying	14	6,14	3,69	42	4,80	5,55
2. Food Manufacturing & Processing	5,659	327,14	162,58	5,093	73,05	70,58
(a) Rice Mills, Flour & Dal Mills	3,682	35,45	27,88	3,593	23,68	21,05
(b) Sugar	17	264,69	112,32	12	37,54	37,61
(c) Edible Oils & Vanaspati	343	9,61	7,78	547	3,00	2,96
(d) Tea Processing	2	6	7	—	—	—
(e) Processing of Fruits & Vegetables	12	2,81	2,73	3	16	16
(f) Others	1,603	14,51	11,80	938	8,67	8,80
3. Beverage & Tobacco	29	8,56	7,55	69	4,44	4,07
4. Textiles	2,116	21,84	18,21	1,691	25,54	23,10
(a) Cotton Textiles	46	3,69	2,18	72	3,65	3,15
(b) Jute & Other Natural Fibre Textiles	102	1,31	93	203	2,92	3,08
(c) Handloom Textiles & Khadi	191	1,33	1,14	164	2,81	2,74
(d) Other Textiles & Textile Products	1,777	15,50	13,95	1,252	16,16	14,13
5. Paper, Paper Products & Printing	412	15,86	12,55	492	20,30	20,70
6. Leather & Leather Products	815	3,02	2,24	901	2,44	2,56
7. Rubber & Plastic Products	452	16,53	13,69	101	7,80	7,60
8. Chemicals & Chemical Products	305	79,71	75,92	575	13,72	11,68
(a) Heavy Industrial Chemicals	2	10	10	5	45	21
(b) Fertilisers	21	66,94	65,90	2	5	3
(c) Drugs & Pharmaceuticals	77	3,15	2,63	342	10,24	8,76
(d) Non-Edible Oils	3	35	30	2	11	9
(e) Other Chemicals & Chemical Products	202	9,16	6,98	224	2,87	2,59
9. Petroleum, Coal Products & Nuclear Fuels	2	18	8	24	2,88	2,66
10. Manufacture of Cement & Cement Products	200	6,66	5,96	217	18,55	18,54
11. Basic Metals & Metal Products	12,353	104,92	83,54	980	51,86	44,91
(a) Iron & Steel	84	69,79	50,29	110	35,55	33,84
(b) Non-Ferrous Metals	4	1,42	1,09	5	43	42
(c) Metal Products	12,265	33,71	32,16	865	15,88	10,65
12. Engineering	888	18,66	9,72	1,335	18,19	18,27
(a) Heavy Engineering	10	1,44	28	7	1,04	1,12
(b) Light Engineering	365	12,03	4,94	192	2,05	1,72
(c) Electrical Machinery & Goods	367	4,25	3,50	484	7,89	7,83
(d) Electronic Machinery & Goods	146	95	1,00	652	7,21	7,60
13. Vehicles, Vehicle Parts & Transport Equipments	161	2,75	1,75	964	8,87	8,24
14. Other Industries	21,814	75,72	68,13	76,423	257,53	250,86
15. Electricity, Gas & Water	19	7,15	6,51	6	33	24

(a) Electricity Generation & Transmission	5	4,62	4,58	2	17	14
(b) Non-Conventional Energy	4	44	35	2	7	5
(c) Gas, Steam & Water Supply	10	2,09	1,58	2	9	5
16. Construction	1,375	11,55	10,11	514	9,91	9,34
III. TRANSPORT OPERATORS	7,330	63,29	47,59	20,999	114,09	98,57
IV. PROFESSIONAL AND OTHER SERVICES	5,407	61,02	47,49	27,669	99,58	81,41
V. PERSONAL LOANS	1,30,347	725,05	619,16	1,77,555	786,80	696,42
1. Loans for Purchase of Consumer Durables	7,160	31,29	22,76	14,068	55,40	50,16
2. Loans for Housing	14,265	262,72	245,44	18,141	207,50	191,40
3. Rest of the Personal Loans	1,08,922	431,04	350,96	1,45,346	523,90	454,86
VI. TRADE	60,091	429,97	359,92	1,83,172	781,49	705,60
1. Wholesale Trade	3,295	115,92	99,73	6,266	102,93	85,74
2. Retail Trade	56,796	314,05	260,19	1,76,906	678,56	619,85
VII. FINANCE	349	6,63	5,60	847	7,68	6,41
VIII. ALL OTHERS	57,366	405,49	347,23	79,342	344,78	302,28
TOTAL BANK CREDIT	4,25,774	2943,86	2358,07	8,46,261	3513,54	3156,06
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	10,483	89,77	78,02	25,184	58,15	53,91
2. Other Small Scale Industries	16,469	107,98	91,79	39,545	170,03	159,94

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	7	8	9	10	11	12
I. AGRICULTURE	—	—	—	3,26,296	363,21	269,79
1. Direct Finance	—	—	—	3,04,432	334,89	249,09
2. Indirect Finance	—	—	—	21,864	28,32	20,70
II. INDUSTRY	1	58,06	51,06	1,23,553	120,12	92,12
1. Mining & Quarrying	—	—	—	10	36	30
2. Food Manufacturing & Processing	—	—	—	4,541	7,40	5,75
(a) Rice Mills, Flour & Dal Mills	—	—	—	1,511	3,48	2,66
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	16	11	9
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	—	—	—	3,014	3,82	3,00
3. Beverage & Tobacco	—	—	—	—	—	—
4. Textiles	—	—	—	759	1,22	99
(a) Cotton Textiles	—	—	—	8	35	38
(b) Jute & Other Natural Fibre Textiles	—	—	—	9	—	—
(c) Handloom Textiles & Khadi	—	—	—	64	8	7
(d) Other Textiles & Textile Products	—	—	—	678	78	54
5. Paper, Paper Products & Printing	—	—	—	17	7	6
6. Leather & Leather Products	—	—	—	100	12	8
7. Rubber & Plastic Products	—	—	—	—	—	—
8. Chemicals & Chemical Products	—	—	—	54	33	21
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	22	28	17
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	—	—	—	32	5	4
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	3	1	1

11. Basic Metals & Metal Products	—	—	—	40	9	6
(a) Iron & Steel	—	—	—	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	—	—	—	40	9	6
12. Engineering	—	—	—	729	46	47
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	—	—	—	672	36	36
(c) Electrical Machinery & Goods	—	—	—	55	10	11
(d) Electronic Machinery & Goods	—	—	—	2	1	—
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	1,888	2,48	1,71
14. Other Industries	—	—	—	1,15,227	105,35	80,41
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	1	58,06	51,06	185	2,22	2,06
III. TRANSPORT OPERATORS	—	—	—	39,466	68,32	50,82
IV. PROFESSIONAL AND OTHER SERVICES	—	—	—	20,168	28,90	22,91
V. PERSONAL LOANS	—	—	—	1,23,333	291,00	231,34
1. Loans for Purchase of Consumer Durables	—	—	—	4,095	12,72	9,58
2. Loans for Housing	—	—	—	4,799	64,59	61,34
3. Rest of the Personal Loans	—	—	—	1,14,439	213,69	160,41
VI. TRADE	—	—	—	2,76,222	306,77	231,43
1. Wholesale Trade	—	—	—	6,389	10,98	8,87
2. Retail Trade	—	—	—	2,69,833	295,79	222,57
VII. FINANCE	—	—	—	861	1,63	1,18
VIII. ALL OTHERS	—	—	—	27,952	46,25	35,20
TOTAL BANK CREDIT	1	58,06	51,06	9,37,851	1226,20	934,79
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	95,903	79,64	58,78
2. Other Small Scale Industries	—	—	—	13,843	16,70	13,85

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	14	4,80	1,96	7,11,830	1772,94	1487,08
1. Direct Finance	6	19	14	6,59,085	1438,76	1209,79
2. Indirect Finance	8	4,61	1,82	52,745	334,18	277,29
II. INDUSTRY	159	28,41	23,62	2,59,754	1433,18	1147,92
1. Mining & Quarrying	—	—	—	66	11,30	9,54
2. Food Manufacturing & Processing	4	25,20	20,96	15,297	432,79	259,86
(a) Rice Mills, Flour & Dal Mills	—	—	—	8,786	62,61	51,59
(b) Sugar	4	25,20	20,96	33	327,43	170,90
(c) Edible Oils & Vanaspati	—	—	—	906	12,72	10,82
(d) Tea Processing	—	—	—	2	6	7
(e) Processing of Fruits & Vegetables	—	—	—	15	2,97	2,89
(f) Others	—	—	—	5,555	27,00	23,60
3. Beverage & Tobacco	—	—	—	98	12,99	11,62
4. Textiles	2	1,11	1,11	4,568	49,71	43,41
(a) Cotton Textiles	1	1,11	1,11	127	8,80	6,82
(b) Jute & Other Natural Fibre Textiles	—	—	—	314	4,24	4,01
(c) Handloom Textiles & Khadi	—	—	—	419	4,22	3,96

(d) Other Textiles & Textile Products	1	—	—	3,708	32,45	28,63
5. Paper, Paper Products & Printing	2	1	1	923	36,24	33,33
6. Leather & Leather Products	1	2	2	1,817	5,60	4,90
7. Rubber & Plastic Products	2	3	5	555	24,36	21,34
8. Chemicals & Chemical Products	10	14	12	944	93,89	87,92
(a) Heavy Industrial Chemicals	—	—	—	7	55	31
(b) Fertilisers	—	—	—	23	67,00	65,94
(c) Drugs & Pharmaceuticals	8	8	6	449	13,74	11,61
(d) Non-Edible Oils	—	—	—	5	46	39
(e) Other Chemicals & Chemical Products	2	6	6	460	12,14	9,67
9. Petroleum, Coal Products & Nuclear Fuels	3	15	10	29	3,20	2,85
10. Manufacture of Cement & Cement Products	—	—	—	420	25,23	24,52
11. Basic Metals & Metal Products	1	1	1	13,374	156,87	128,52
(a) Iron & Steel	—	—	—	194	105,34	84,13
(b) Non-Ferrous Metals	—	—	—	9	1,85	1,52
(c) Metal Products	1	1	1	13,171	49,69	42,88
12. Engineering	7	34	34	2,959	37,66	28,80
(a) Heavy Engineering	—	—	—	17	2,47	1,39
(b) Light Engineering	2	3	3	1,231	14,48	7,05
(c) Electrical Machinery & Goods	4	29	29	910	12,53	11,73
(d) Electronic Machinery & Goods	1	2	1	801	8,19	8,62
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	3,013	14,10	11,70
14. Other Industries	114	67	36	2,13,578	439,28	399,76
15. Electricity, Gas & Water	—	—	—	25	7,47	6,75
(a) Electricity Generation & Transmission	—	—	—	7	4,79	4,72
(b) Non-Conventional Energy	—	—	—	6	51	40
(c) Gas, Steam & Water Supply	—	—	—	12	2,18	1,63
16. Construction	13	75	55	2,088	82,48	73,12
III. TRANSPORT OPERATORS	15	20	10	67,810	245,89	197,09
IV. PROFESSIONAL AND OTHER SERVICES	60	1,06	97	53,304	190,56	152,78
V. PERSONAL LOANS	619	7,38	4,20	4,31,854	1810,23	1551,11
1. Loans for Purchase of Consumer Durables	28	6	5	25,351	99,47	82,56
2. Loans for Housing	65	1,04	93	37,270	535,86	499,12
3. Rest of the Personal Loans	526	6,28	3,22	3,69,233	1174,90	969,44
VI. TRADE	137	16,31	12,11	5,19,622	1534,54	1309,06
1. Wholesale Trade	71	6,51	4,58	16,021	236,33	198,92
2. Retail Trade	66	9,80	7,53	5,03,601	1298,21	1110,14
VII. FINANCE	1	10	9	2,058	16,04	13,28
VIII. ALL OTHERS	565	3,47	4,23	1,65,225	800,00	688,95
TOTAL BANK CREDIT	1,570	61,73	47,28	22,11,457	7803,39	6547,27
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	15	2	—	1,31,585	227,58	190,72
2. Other Small Scale Industries	115	1,06	76	69,972	295,77	266,34