

State : Bihar

Table.No.5.7–State And Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation

MARCH 2002

EASTERN REGION		(Amount in Rupees Lakh)				
OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Out standing	No. of Accounts	Credit Limit	Amount Out standing
	1	2	3	4	5	6
I. AGRICULTURE	5,29,768	954,96	792,46	1,56,005	574,13	495,67
1. Direct Finance	4,89,228	857,40	714,70	1,45,745	456,02	387,50
2. Indirect Finance	40,540	97,56	77,75	10,260	118,11	108,17
II. INDUSTRY	1,73,642	402,26	350,94	49,681	327,80	257,55
1. Mining & Quarrying	43	1,72	1,57	12	61	52
2. Food Manufacturing & Processing	10,373	73,58	66,08	3,944	138,76	88,52
(a) Rice Mills, Flour & Dal Mills	5,543	21,89	19,36	2,701	20,28	16,70
(b) Sugar	10	38,33	35,06	13	106,72	61,42
(c) Edible Oils & Vanaspati	579	2,92	2,68	248	2,18	2,03
(d) Tea Processing	2	6	7	—	—	—
(e) Processing of Fruits & Vegetables	3	10	9	6	59	54
(f) Others	4,236	10,28	8,82	976	8,98	7,83
3. Beverage & Tobacco	14	1,57	1,35	21	1,37	1,32
4. Textiles	1,819	16,28	14,83	1,891	12,66	11,23
(a) Cotton Textiles	43	27	24	26	4,08	3,55
(b) Jute & Other Natural Fibre Textiles	136	2,34	2,52	86	54	46
(c) Handloom Textiles & Khadi	156	59	53	183	2,54	2,44
(d) Other Textiles & Textile Products	1,484	13,08	11,54	1,596	5,51	4,79
5. Paper, Paper Products & Printing	103	84	79	451	18,63	18,74
6. Leather & Leather Products	1,182	2,09	2,05	448	2,32	1,76
7. Rubber & Plastic Products	112	1,96	1,75	196	2,05	1,85
8. Chemicals & Chemical Products	320	3,48	2,45	230	9,95	8,80
(a) Heavy Industrial Chemicals	—	—	—	2	13	9
(b) Fertilisers	3	1,50	68	1	20	20
(c) Drugs & Pharmaceuticals	136	1,07	89	103	2,94	3,16
(d) Non-Edible Oils	1	3	1	3	35	30
(e) Other Chemicals & Chemical Products	180	87	88	121	6,33	5,06
9. Petroleum, Coal Products & Nuclear Fuels	8	41	39	12	1,70	1,57
10. Manufacture of Cement & Cement Products	117	1,47	1,36	209	7,06	6,53
11. Basic Metals & Metal Products	457	6,69	5,74	368	12,57	7,03
(a) Iron & Steel	24	2,86	1,96	31	1,92	1,62
(b) Non-Ferrous Metals	1	4	4	1	15	15
(c) Metal Products	432	3,80	3,75	336	10,50	5,27
12. Engineering	593	3,27	2,38	1,368	5,37	4,62
(a) Heavy Engineering	1	10	10	5	29	24
(b) Light Engineering	204	1,19	95	886	2,61	2,03
(c) Electrical Machinery & Goods	345	1,75	1,16	401	1,51	1,39
(d) Electronic Machinery & Goods	43	22	17	76	96	96
13. Vehicles, Vehicle Parts & Transport Equipments	2,046	4,79	3,78	768	3,56	3,10
14. Other Industries	1,55,442	219,76	190,06	39,000	102,28	93,94
15. Electricity, Gas & Water	2	6	1	11	1,05	98
(a) Electricity Generation & Transmission	1	2	1	1	15	13
(b) Non-Conventional Energy	—	—	—	2	5	5

	(c) Gas, Steam & Water Supply	1	4	—	8	85	80
	16. Construction	1,011	64,29	56,33	752	7,86	7,02
III.	TRANSPORT OPERATORS	45,965	123,44	95,36	14,219	61,52	49,28
IV.	PROFESSIONAL AND OTHER SERVICES	35,358	59,13	49,63	11,979	50,39	43,24
V.	PERSONAL LOANS	1,95,205	527,14	443,78	1,14,172	491,24	413,78
	1. Loans for Purchase of Consumer Durables	7,861	21,40	16,85	8,000	29,94	21,03
	2. Loans for Housing	9,132	84,43	79,45	9,790	132,04	119,99
	3. Rest of the Personal Loans	1,78,212	421,31	347,48	96,382	329,26	272,76
VI.	TRADE	3,63,267	621,71	520,26	1,16,212	424,55	369,39
	1. Wholesale Trade	9,372	51,33	45,01	3,876	65,02	54,71
	2. Retail Trade	3,53,895	570,39	475,25	1,12,336	359,53	314,67
VII.	FINANCE	1,412	3,32	2,50	405	5,80	5,07
VIII.	ALL OTHERS	76,727	216,66	182,93	54,776	216,92	180,16
TOTAL BANK CREDIT		14,21,344	2908,63	2437,86	5,17,449	2152,35	1814,14
<i>OF WHICH: 1. Artisans and Village & Tiny Industries</i>		1,04,579	113,15	90,98	22,350	62,15	54,52
2. Other Small Scale Industries		40,786	98,26	90,63	16,865	77,89	68,12

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Out standing	No. of Accounts	Credit Limit	Amount Out standing
	7	8	9	10	11	12
I. AGRICULTURE	26,057	243,85	198,95	—	—	—
1. Direct Finance	24,112	125,34	107,59	—	—	—
2. Indirect Finance	1,945	118,51	91,37	—	—	—
II. INDUSTRY	36,431	703,12	539,44	—	—	—
1. Mining & Quarrying	11	8,96	7,45	—	—	—
2. Food Manufacturing & Processing	980	220,45	105,26	—	—	—
(a) Rice Mills, Flour & Dal Mills	542	20,44	15,52	—	—	—
(b) Sugar	10	182,38	74,41	—	—	—
(c) Edible Oils & Vanaspati	79	7,61	6,11	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	6	2,28	2,26	—	—	—
(f) Others	343	7,74	6,96	—	—	—
3. Beverage & Tobacco	63	10,05	8,95	—	—	—
4. Textiles	858	20,77	17,34	—	—	—
(a) Cotton Textiles	58	4,45	3,03	—	—	—
(b) Jute & Other Natural Fibre Textiles	92	1,36	1,03	—	—	—
(c) Handloom Textiles & Khadi	80	1,10	99	—	—	—
(d) Other Textiles & Textile Products	628	13,87	12,30	—	—	—
5. Paper, Paper Products & Printing	369	16,77	13,80	—	—	—
6. Leather & Leather Products	187	1,19	1,08	—	—	—
7. Rubber & Plastic Products	247	20,35	17,73	—	—	—
8. Chemicals & Chemical Products	394	80,47	76,67	—	—	—
(a) Heavy Industrial Chemicals	5	43	22	—	—	—
(b) Fertilisers	19	65,29	65,06	—	—	—
(c) Drugs & Pharmaceuticals	210	9,73	7,57	—	—	—
(d) Non-Edible Oils	1	8	8	—	—	—
(e) Other Chemicals & Chemical Products	159	4,94	3,74	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	9	1,09	89	—	—	—
10. Manufacture of Cement & Cement Products	94	16,71	16,62	—	—	—
11. Basic Metals & Metal Products	12,549	137,61	115,75	—	—	—
(a) Iron & Steel	139	100,56	80,55	—	—	—

	(b) Non-Ferrous Metals	7	1,66	1,33	—	—	—
	(c) Metal Products	12,403	35,38	33,86	—	—	—
	12. Engineering	998	29,02	21,80	—	—	—
	(a) Heavy Engineering	11	2,08	1,05	—	—	—
	(b) Light Engineering	141	10,67	4,08	—	—	—
	(c) Electrical Machinery & Goods	164	9,27	9,18	—	—	—
	(d) Electronic Machinery & Goods	682	7,00	7,49	—	—	—
	13. Vehicles, Vehicle Parts & Transport Equipments	199	5,75	4,81	—	—	—
	14. Other Industries	19,136	117,24	115,77	—	—	—
	15. Electricity, Gas & Water	12	6,36	5,75	—	—	—
	(a) Electricity Generation & Transmission	5	4,62	4,58	—	—	—
	(b) Non-Conventional Energy	4	45	35	—	—	—
	(c) Gas, Steam & Water Supply	3	1,29	83	—	—	—
	16. Construction	325	10,33	9,77	—	—	—
III.	TRANSPORT OPERATORS	7,626	60,93	52,45	—	—	—
IV.	PROFESSIONAL AND OTHER SERVICES	5,967	81,05	59,91	—	—	—
V.	PERSONAL LOANS	1,22,477	791,85	693,55	—	—	—
	1. Loans for Purchase of Consumer Durables	9,490	48,12	44,67	—	—	—
	2. Loans for Housing	18,348	319,39	299,68	—	—	—
	3. Rest of the Personal Loans	94,639	424,34	349,20	—	—	—
VI.	TRADE	40,143	488,28	419,41	—	—	—
	1. Whole sale Trade	2,773	119,99	99,19	—	—	—
	2. Retail Trade	37,370	368,29	320,22	—	—	—
VII.	FINANCE	241	6,92	5,71	—	—	—
VIII.	ALL OTHERS	33,722	366,42	325,85	—	—	—
TOTAL BANK CREDIT		2,72,664	2742,41	2295,27	—	—	—
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries		4,656	52,28	45,22	—	—	—
2. Other Small Scale Industries		12,321	119,62	107,60	—	—	—