

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

EASTERN REGION
STATE : BIHAR

(Amount in Rupees 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	5,95,582	1433,73	1172,30	1,58,758	640,11	541,89
1. Direct Finance	5,44,589	1296,87	1067,93	1,49,727	545,45	455,54
2. Indirect Finance	50,993	136,87	104,37	9,031	94,65	86,35
II. INDUSTRY	1,28,777	635,64	480,96	33,013	326,52	256,75
1. Mining & Quarrying	67	3,57	2,86	28	2,21	1,81
2. Food Manufacturing & Processing	9,836	114,48	89,49	2,878	116,62	88,88
(a) Rice Mills, Flour & Dal Mills	7,087	35,56	30,41	2,001	36,15	28,26
(b) Sugar	8	48,01	38,32	10	61,16	44,67
(c) Edible Oils & Vanaspati	696	17,87	10,83	174	3,59	2,79
(d) Tea Processing	5	84	38	4	1,43	1,36
(e) Processing of Fruits & Vegetables	4	31	25	3	20	16
(f) Others	2,036	11,89	9,29	686	14,09	11,65
3. Beverage & Tobacco	9	67	47	12	90	76
4. Textiles	896	35,03	28,69	505	7,35	6,31
(a) Cotton Textiles	185	9,95	8,07	32	99	71
(b) Jute & Other Natural Fibre Textiles	21	7,76	5,73	6	3	3
(c) Handloom Textiles & Khadi	209	82	48	65	2,00	1,93
(d) Other Textiles & Textile Products	481	16,49	14,41	402	4,33	3,63
5. Paper, Paper Products & Printing	88	18,93	20,80	151	8,37	6,13
6. Leather & Leather Products	685	17,08	5,70	288	1,27	1,06
7. Rubber & Plastic Products	108	14,69	7,26	117	5,39	4,30
8. Chemicals & Chemical Products	288	24,86	17,20	197	26,26	16,21
(a) Heavy Industrial Chemicals	18	3,53	3,08	21	15,48	9,01
(b) Fertilisers	8	1,82	90	5	1,94	72
(c) Drugs & Pharmaceuticals	142	11,01	6,92	37	3,79	2,41
(d) Non-Edible Oils	4	1,02	89	6	81	62
(e) Other Chemicals & Chemical Products	116	7,48	5,42	128	4,24	3,46
9. Petroleum, Coal Products & Nuclear Fuels	12	2,31	2,03	9	3,17	3,12
10. Manufacture of Cement & Cement Products	132	3,89	2,20	123	4,22	4,00
11. Basic Metals & Metal Products	214	92,23	58,32	175	22,83	20,57
(a) Iron & Steel	20	72,03	40,53	28	17,54	16,51
(b) Non-Ferrous Metals	4	6,97	7,03	5	81	28
(c) Metal Products	190	13,24	10,76	142	4,48	3,78
12. Engineering	1,184	38,79	29,58	576	10,05	7,21
(a) Heavy Engineering	19	4,97	3,55	12	90	57
(b) Light Engineering	527	13,60	9,76	240	7,01	4,68
(c) Electrical Machinery & Goods	398	11,99	10,71	253	1,59	1,46
(d) Electronic Machinery & Goods	240	8,22	5,55	71	55	50
13. Vehicles, Vehicle Parts & Transport Equipments	1,603	9,55	8,06	326	4,88	2,58
14. Other Industries	1,11,584	203,27	155,67	26,827	92,80	77,77
15. Electricity, Gas & Water	14	1,20	1,09	16	1,17	1,01
(a) Electricity Generation & Transmission	7	79	75	4	28	17
(b) Non-Conventional Energy	2	6	6	3	9	7
(c) Gas, Steam & Water Supply	5	36	28	9	80	77
16. Construction	2,057	55,08	51,53	785	19,04	15,03
III. TRANSPORT OPERATORS	35,190	109,11	81,26	9,613	52,72	40,04
IV. PROFESSIONAL AND OTHER SERVICES	35,004	108,55	86,83	13,818	73,47	59,63
V. PERSONAL LOANS	2,51,572	1211,96	968,11	1,52,695	1043,87	847,56
1. Loans for Purchase of Consumer Durables	9,839	30,08	23,52	9,093	40,87	30,39
2. Loans for Housing	21,239	366,80	323,83	13,951	261,31	240,22
3. Rest of the Personal Loans	2,20,494	815,07	620,77	1,29,651	741,69	576,94
VI. TRADE	3,40,582	833,50	663,28	97,415	511,47	424,97
1. Wholesale Trade	13,754	66,45	50,60	7,156	90,48	72,98
2. Retail Trade	3,26,828	767,06	612,68	90,259	420,98	351,99
VII. FINANCE	2,331	27,89	25,38	856	12,38	7,41
VIII. ALL OTHERS	1,12,929	418,08	335,61	71,317	419,29	336,06
TOTAL BANK CREDIT	15,01,967	4778,46	3813,74	5,37,485	3079,82	2514,30
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	1,00,615	153,27	109,45	23,372	106,74	83,81
2. Other Small Scale Industries	13,997	168,76	130,38	4,605	54,83	47,65

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

EASTERN REGION
STATE : BIHAR

(Amount in Rupees 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	23,676	238,99	212,19	–	–	–
1. Direct Finance	21,915	195,81	174,20	–	–	–
2. Indirect Finance	1,761	43,18	37,98	–	–	–
II. INDUSTRY	9,435	829,99	499,52	–	–	–
1. Mining & Quarrying	32	9,72	7,44	–	–	–
2. Food Manufacturing & Processing	949	323,73	87,10	–	–	–
(a) Rice Mills, Flour & Dal Mills	546	22,48	15,33	–	–	–
(b) Sugar	4	266,55	42,90	–	–	–
(c) Edible Oils & Vanaspati	69	8,93	7,68	–	–	–
(d) Tea Processing	1	8	8	–	–	–
(e) Processing of Fruits & Vegetables	9	2,64	1,42	–	–	–
(f) Others	320	23,05	19,69	–	–	–
3. Beverage & Tobacco	21	7,75	6,73	–	–	–
4. Textiles	493	28,18	20,63	–	–	–
(a) Cotton Textiles	124	7,60	6,63	–	–	–
(b) Jute & Other Natural Fibre Textiles	12	38	21	–	–	–
(c) Handloom Textiles & Khadi	45	1,09	97	–	–	–
(d) Other Textiles & Textile Products	312	19,10	12,82	–	–	–
5. Paper, Paper Products & Printing	282	23,45	17,79	–	–	–
6. Leather & Leather Products	232	3,27	2,64	–	–	–
7. Rubber & Plastic Products	171	34,14	24,69	–	–	–
8. Chemicals & Chemical Products	381	27,16	22,18	–	–	–
(a) Heavy Industrial Chemicals	15	2,54	2,00	–	–	–
(b) Fertilisers	4	1,28	1,12	–	–	–
(c) Drugs & Pharmaceuticals	152	9,26	8,74	–	–	–
(d) Non-Edible Oils	4	1,24	1,00	–	–	–
(e) Other Chemicals & Chemical Products	206	12,84	9,33	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	12	2,41	2,08	–	–	–
10. Manufacture of Cement & Cement Products	99	11,99	11,93	–	–	–
11. Basic Metals & Metal Products	295	173,79	138,95	–	–	–
(a) Iron & Steel	88	140,20	110,95	–	–	–
(b) Non-Ferrous Metals	9	2,28	1,39	–	–	–
(c) Metal Products	198	31,31	26,61	–	–	–
12. Engineering	662	51,56	43,36	–	–	–
(a) Heavy Engineering	21	11,27	10,98	–	–	–
(b) Light Engineering	200	10,61	9,28	–	–	–
(c) Electrical Machinery & Goods	142	23,66	17,63	–	–	–
(d) Electronic Machinery & Goods	299	6,03	5,47	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	294	18,38	16,30	–	–	–
14. Other Industries	4,834	77,69	65,75	–	–	–
15. Electricity, Gas & Water	16	2,44	1,82	–	–	–
(a) Electricity Generation & Transmission	5	48	43	–	–	–
(b) Non-Conventional Energy	3	15	7	–	–	–
(c) Gas, Steam & Water Supply	8	1,81	1,32	–	–	–
16. Construction	662	34,33	30,11	–	–	–
III. TRANSPORT OPERATORS	6,036	51,42	41,72	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	8,135	157,11	115,11	–	–	–
V. PERSONAL LOANS	1,66,722	1629,85	1378,46	–	–	–
1. Loans for Purchase of Consumer Durables	7,497	35,60	27,88	–	–	–
2. Loans for Housing	26,621	648,22	598,30	–	–	–
3. Rest of the Personal Loans	1,32,604	946,03	752,28	–	–	–
VI. TRADE	35,065	753,45	661,01	–	–	–
1. Wholesale Trade	3,234	162,36	137,81	–	–	–
2. Retail Trade	31,831	591,09	523,20	–	–	–
VII. FINANCE	278	28,39	13,99	–	–	–
VIII. ALL OTHERS	49,478	507,84	417,05	–	–	–
TOTAL BANK CREDIT	2,98,825	4197,03	3339,04	–	–	–
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	2,546	11,15	10,10	–	–	–
2. Other Small Scale Industries	3,591	211,45	168,21	–	–	–