

**Table No.5.7 - State and Population Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation
March 1996 (Part 15 of 32)**

**EASTERN REGION
STATE: BIHAR**

(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	15,54,717	986,17	955,80	5,25,060	400,00	374,32
1. Direct Finance	15,42,651	832,11	778,22	5,21,798	355,52	343,77
2. Indirect Finance	12,066	154,05	177,59	3,262	44,48	30,54
II. INDUSTRY	3,49,443	734,74	657,69	1,09,897	475,49	449,54
1. Mining & Quarrying	374	10,73	7,82	407	10,44	10,42
2. Food Manufacturing and Processing	9,360	93,54	76,78	4,071	54,75	50,64
(a) Rice Mills, Flour and Dal Mills	3,041	19,54	21,69	1,297	17,56	16,31
(b) Sugar	22	45,82	25,54	22	25,32	21,88
(c) Edible Oils and Vanaspati	1,358	17,33	18,39	636	5,28	5,77
(d) Tea Processing	2	1	1	7	2	2
(e) Processing of Fruits & Vegetables	35	19	18	15	5	7
(f) Others	4,902	10,65	10,96	2,094	6,52	6,58
3. Beverage and Tobacco	125	2,26	1,59	91	1,76	1,29
4. Textiles	1,437	16,08	15,81	1,180	16,06	14,76
(a) Cotton Textiles	332	1,48	1,83	181	4,32	4,01
(b) Jute Textiles	19	2,59	1,13	16	1,69	1,64
(c) Handloom Textiles & Khadi	82	7,11	7,30	30	64	70
(d) Other Textiles	1,004	4,90	5,56	953	9,41	8,40
5. Paper, Paper Products and Printing	379	5,05	3,61	414	4,26	4,44
6. Leather and Leather Products	224	1,63	2,17	273	4,60	5,79
7. Rubber and Rubber Products	70	3,50	3,84	68	2,53	2,69
8. Chemicals and Chemical Products	407	19,40	19,77	513	17,96	19,44
(a) Heavy Industrial Chemicals	37	1,82	1,70	52	6,84	5,79
(b) Fertilizers	14	11,22	11,65	22	3,33	1,75
(c) Drugs and Pharmaceuticals	71	97	91	65	1,48	4,02
(d) Non-Edible Oils	16	31	40	19	56	1,72
(e) Other Chemicals & Chemical Products	269	5,07	5,11	355	5,73	6,16
9. Petroleum, Coal Products & Nuclear Fuels	147	5,35	5,94	192	13,55	11,91
10. Manufacture of Cement & Cement Products	196	5,60	5,38	144	6,36	5,48
11. Basic Metals & Metal Products	1,116	76,54	61,83	1,269	100,53	96,80
(a) Iron and Steel	227	64,85	50,92	328	69,64	67,10
(b) Non-Ferrous Metals	48	3,07	2,06	53	1,90	2,19
(c) Other Metal Products	841	8,62	8,85	888	28,99	27,51
12. Engineering	655	66,07	64,54	719	81,07	70,79
(a) Heavy Engineering	125	40,37	40,30	85	13,94	13,75
(b) Light Engineering	335	17,57	17,51	275	55,32	44,31
(c) Electrical Machinery & Goods	118	6,56	5,34	202	10,33	10,89

(d) Electronic Machinery & Goods	77	1,57	1,39	157	1,48	1,84
13. Vehicles, Vehicle Parts & Transport Equipments	666	214,00	181,39	497	19,12	13,51
14. Other Industries	3,33,993	197,13	192,70	99,756	130,49	131,13
15. Electricity, Gas & Water	98	7,95	6,50	92	1,84	1,80
(a) Electricity Generation & Transmission	64	5,14	4,19	76	1,66	1,65
(b) Non-Conventional Energy	15	18	18	5	3	3
(c) Gas, Steam & Water Supply	19	2,62	2,12	11	15	13
16. Construction	196	9,92	8,03	211	10,18	8,65
III. TRANSPORT OPERATORS	1,21,809	101,07	97,42	47,919	70,45	60,90
IV. PROFESSIONAL AND OTHER SERVICES	1,38,392	86,79	74,86	41,668	54,13	49,72
V. PERSONAL LOANS	1,67,155	236,27	179,67	1,23,261	232,66	188,52
1. Loans for Purchase of Consumer Durables	5,472	8,97	7,69	15,981	21,79	18,46
2. Loans for Housing	7,976	62,15	39,78	8,561	64,93	55,37
3. Rest of the Personal Loans	1,53,707	165,16	132,19	98,719	145,95	114,69
VI. TRADE	8,93,244	492,36	481,77	3,00,638	301,30	274,39
1. Wholesale Trade	14,566	36,22	35,08	8,898	46,24	37,34
2. Retail Trade	8,78,678	456,13	446,69	2,91,740	255,06	237,05
VII. FINANCE	88	28,86	22,21	130	7,87	6,80
VIII. ALL OTHERS	1,58,717	234,34	115,71	56,468	114,21	63,91
TOTAL BANK CREDIT	33,83,565	2900,60	2585,12	12,05,041	1656,12	1468,08
OF WHICH : 1. Artisans & Village Industries	2,49,549	98,54	92,43	66,678	35,26	33,91
2. Other Small Scale Industries	83,690	192,43	200,52	32,951	181,87	190,69

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	75,612	111,05	96,91	-	-	-
1. Direct Finance	73,712	68,35	63,88	-	-	-
2. Indirect Finance	1,900	42,70	33,04	-	-	-
II. INDUSTRY	46,507	639,49	604,26	-	-	-
1. Mining & Quarrying	146	20,66	19,75	-	-	-
2. Food Manufacturing and Processing	1,311	34,40	35,36	-	-	-
(a) Rice Mills, Flour and Dal Mills	365	9,90	7,44	-	-	-
(b) Sugar	12	16,49	18,11	-	-	-
(c) Edible Oils and Vanaspati	228	2,09	2,73	-	-	-
(d) Tea Processing	1	-	-	-	-	-
(e) Processing of Fruits & Vegetables	21	55	75	-	-	-
(f) Others	684	5,36	6,32	-	-	-
3. Beverage and Tobacco	41	2,38	2,34	-	-	-
4. Textiles	1,282	24,93	27,66	-	-	-
(a) Cotton Textiles	214	6,47	7,17	-	-	-
(b) Jute Textiles	29	1,72	1,94	-	-	-
(c) Handloom Textiles & Khadi	56	2,05	2,35	-	-	-
(d) Other Textiles	983	14,69	16,20	-	-	-
5. Paper, Paper Products and Printing	726	13,82	16,64	-	-	-
6. Leather and Leather Products	231	3,38	3,60	-	-	-
7. Rubber and Rubber Products	93	4,99	4,37	-	-	-
8. Chemicals and Chemical Products	868	42,89	38,41	-	-	-

(a) Heavy Industrial Chemicals	66	11,39	10,19	-	-	-
(b) Fertilizers	21	4,86	2,40	-	-	-
(c) Drugs and Pharmaceuticals	216	9,84	9,75	-	-	-
(d) Non-Edible Oils	14	50	42	-	-	-
(e) Other Chemicals & Chemical Products	551	16,29	15,65	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	198	22,88	20,72	-	-	-
10. Manufacture of Cement & Cement Products	90	23,27	23,28	-	-	-
11. Basic Metals & Metal Products	1,549	109,65	99,79	-	-	-
(a) Iron and Steel	348	66,73	61,96	-	-	-
(b) Non-Ferrous Metals	38	2,85	2,73	-	-	-
(c) Other Metal Products	1,163	40,08	35,10	-	-	-
12. Engineering	1,037	56,96	49,03	-	-	-
(a) Heavy Engineering	93	22,27	17,14	-	-	-
(b) Light Engineering	318	9,14	7,76	-	-	-
(c) Electrical Machinery & Goods	355	15,70	16,65	-	-	-
(d) Electronic Machinery & Goods	271	9,84	7,49	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	386	34,38	32,92	-	-	-
14. Other Industries	38,224	204,63	195,62	-	-	-
15. Electricity, Gas & Water	70	11,70	9,67	-	-	-
(a) Electricity Generation & Transmission	59	11,48	9,47	-	-	-
(b) Non-Conventional Energy	4	7	8	-	-	-
(c) Gas, Steam & Water Supply	7	15	13	-	-	-
16. Construction	255	28,60	25,08	-	-	-
III. TRANSPORT OPERATORS	19,479	59,79	60,07	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	19,994	58,17	52,35	-	-	-
V. PERSONAL LOANS	1,50,767	352,23	316,76	-	-	-
1. Loans for Purchase of Consumer Durables	19,949	31,17	26,65	-	-	-
2. Loans for Housing	14,026	118,21	111,35	-	-	-
3. Rest of the Personal Loans	1,16,792	202,85	178,76	-	-	-
VI. TRADE	1,02,735	307,14	284,78	-	-	-
1. Wholesale Trade	3,390	82,20	72,16	-	-	-
2. Retail Trade	99,345	224,94	212,62	-	-	-
VII. FINANCE	533	33,56	25,71	-	-	-
VIII. ALL OTHERS	51,711	107,45	98,73	-	-	-
TOTAL BANK CREDIT	4,67,338	1668,89	1539,57	-	-	-
OF WHICH : 1. Artisans & Village Industries	10,967	10,43	12,01	-	-	-
2. Other Small Scale Industries	25,397	239,15	240,97	-	-	-