

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1997 (Part 15 of 32)**

EASTERN REGION

STATE: BIHAR

		(Amount in Rupees Lakh)								
		STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
OCCUPATION		No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
		1	2	3	4	5	6	7	8	9
I.	AGRICULTURE	4,46,538	652,72	651,79	6,94,484	624,22	585,32	-	-	-
	1. Direct Finance	4,40,976	444,68	433,53	6,87,062	575,26	541,30	-	-	-
	2. Indirect Finance	5,562	208,04	218,26	7,422	48,97	44,02	-	-	-
II.	INDUSTRY	1,03,868	817,98	741,41	1,57,847	1520,13	1324,87	7	31,85	31,84
	1. Mining & Quarrying	313	34,50	10,25	605	28,47	28,58	-	-	-
	2. Food Manufacturing and Processing	4,810	93,27	97,95	8,925	138,91	132,79	-	-	-
	(a) Rice Mills, Flour and Dal Mills	1,767	17,40	16,52	3,441	81,13	79,06	-	-	-
	(b) Sugar	34	57,39	63,50	42	27,87	24,61	-	-	-
	(c) Edible Oils and Vanaspati	748	9,74	9,77	1,533	13,37	11,97	-	-	-
	(d) Tea Processing	5	2	2	1	-	-	-	-	-
	(e) Processing of Fruits & Vegetables	43	36	38	24	45	61	-	-	-
	(f) Others	2,213	8,36	7,75	3,884	16,08	16,55	-	-	-
	3. Beverage and Tobacco	128	1,24	1,14	142	17,98	13,60	-	-	-
	4. Textiles	1,395	14,51	14,48	2,730	53,56	52,05	-	-	-
	(a) Cotton Textiles	102	1,19	1,40	300	6,08	5,45	-	-	-
	(b) Jute Textiles	35	1,46	1,44	43	3,26	2,01	-	-	-
	(c) Handloom Textiles & Khadi	69	52	59	125	4,13	4,32	-	-	-
	(d) Other Textiles	1,189	11,35	11,04	2,262	40,09	40,27	-	-	-
	5. Paper, Paper Products and Printing	498	9,32	10,03	1,050	22,51	17,04	-	-	-
	6. Leather and Leather Products	306	3,11	3,62	595	3,85	3,92	-	-	-
	7. Rubber and Rubber Products	108	3,20	3,11	143	5,47	4,59	-	-	-
	8. Chemicals and Chemical Products	764	39,01	36,00	1,071	44,96	37,47	2	2,30	2,16
	(a) Heavy Industrial Chemicals	72	6,80	6,46	75	11,86	8,49	-	-	-
	(b) Fertilizers	21	4,89	3,03	29	4,25	2,41	-	-	-
	(c) Drugs and Pharmaceuticals	111	2,63	2,74	293	12,96	12,52	-	-	-
	(d) Non-Edible Oils	17	32	43	39	1,03	99	-	-	-
	(e) Other Chemicals & Chemical Products	543	24,36	23,34	635	14,85	13,06	2	2,30	2,16
	9. Petroleum, Coal Products & Nuclear Fuels	166	5,15	4,96	382	29,29	27,77	-	-	-
	10. Manufacture of Cement & Cement Products	241	27,75	26,17	233	58,60	62,13	-	-	-
	11. Basic Metals & Metal Products	1,683	141,19	123,10	2,430	545,86	398,17	2	16,86	16,99
	(a) Iron and Steel	353	100,38	80,70	672	507,66	357,20	1	4,86	4,99
	(b) Non-Ferrous Metals	58	3,09	3,23	63	1,40	1,71	-	-	-
	(c) Other Metal Products	1,272	37,72	39,17	1,695	36,81	39,26	1	12,00	12,00

12.	Engineering	959	93,17	84,49	1,650	212,96	211,57	1	9,39	9,39
(a)	Heavy Engineering	154	64,92	60,37	168	51,66	54,78	-	-	-
(b)	Light Engineering	344	15,12	10,30	622	123,44	121,18	-	-	-
(c)	Electrical Machinery & Goods	275	9,68	10,23	462	23,19	19,99	1	9,39	9,39
(d)	Electronic Machinery & Goods	186	3,45	3,59	398	14,67	15,62	-	-	-
13.	Vehicles, Vehicle Parts & Transport Equipments	858	68,81	52,16	1,007	73,32	63,32	-	-	-
14.	Other Industries	91,407	273,95	265,40	1,36,358	258,09	255,11	-	-	-
15.	Electricity, Gas & Water	125	5,94	5,50	166	12,13	1,99	-	-	-
(a)	Electricity Generation & Transmission	105	1,54	1,44	133	11,72	1,59	-	-	-
(b)	Non-Conventional Energy	2	2	1	15	16	18	-	-	-
(c)	Gas, Steam & Water Supply	18	4,38	4,05	18	25	21	-	-	-
16.	Construction	107	3,85	3,06	360	14,16	14,76	2	3,30	3,30
III.	TRANSPORT OPERATORS	30,272	68,69	61,11	63,229	152,41	144,43	-	-	-
IV.	PROFESSIONAL AND OTHER SERVICES	8,269	25,43	19,02	1,09,987	180,12	143,53	1	16	16
V.	PERSONAL LOANS	2,38,498	392,98	324,04	2,29,260	501,33	456,43	117	58	55
1.	Loans for Purchase of Consumer Durables	36,098	50,52	41,45	13,352	20,50	17,18	-	-	-
2.	Loans for Housing	15,466	93,58	89,81	24,627	128,69	120,92	-	-	-
3.	Rest of the Personal Loans	1,86,934	248,88	192,78	1,91,281	352,15	318,33	117	58	55
V I.	TRADE	2,51,388	346,13	299,12	4,56,303	636,05	599,87	-	-	-
1.	Wholesale Trade	14,090	72,12	60,60	15,584	108,27	95,54	-	-	-
2.	Retail Trade	2,37,298	274,02	238,53	4,40,719	527,78	504,34	-	-	-
VII.	FINANCE	71	7,15	6,87	298	22,40	19,12	-	-	-
VIII.	ALL OTHERS	19,480	33,88	31,38	1,18,274	238,46	201,58	-	-	-
TOTAL BANK CREDIT		10,98,384	2344,94	2134,75	18,29,682	3875,13	3475,15	125	32,59	32,55
OF WHICH : 1. Artisans & Village Industries		41,820	34,08	33,53	72,673	64,58	64,14	-	-	-
2. Other Small Scale Industries		47,992	249,89	249,26	67,555	350,57	344,84	-	-	-

OCCUPATION		REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
		No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
		10	11	12	13	14	15	16	17	18
I.	AGRICULTURE	6,65,298	325,51	255,36	82	7	7	18,06,402	1602,52	1492,53
1.	Direct Finance	6,62,464	323,10	253,34	82	7	7	17,90,584	1343,10	1228,22
2.	Indirect Finance	2,834	2,41	2,03	-	-	-	15,818	259,41	264,31
II.	INDUSTRY	1,70,607	80,17	68,36	97	2,91	2,32	4,32,426	2453,03	2168,80
1.	Mining & Quarrying	5	4	5	-	1	-	924	63,02	38,88
2.	Food Manufacturing and Processing	1,030	2,15	1,80	4	31	17	14,769	234,65	232,71
(a)	Rice Mills, Flour and Dal Mills	34	1,10	1,06	2	30	16	5,244	99,93	96,80
(b)	Sugar	-	-	-	-	-	-	76	85,26	88,11
(c)	Edible Oils and Vanaspati	2	1	1	-	-	-	2,283	23,12	21,75
(d)	Tea Processing	-	-	-	-	-	-	6	2	2
(e)	Processing of Fruits & Vegetables	-	-	-	-	-	-	67	81	98
(f)	Others	994	1,05	72	2	1	1	7,093	25,51	25,04
3.	Beverage and Tobacco	2	8	8	-	-	-	272	19,30	14,82
4.	Textiles	7	5	5	-	-	-	4,132	68,13	66,58
(a)	Cotton Textiles	1	1	1	-	-	-	403	7,27	6,86
(b)	Jute Textiles	-	-	-	-	-	-	78	4,73	3,45

	(c) Handloom Textiles & Khadi	-	-	-	-	-	-	194	4,65	4,92
	(d) Other Textiles	6	4	4	-	-	-	3,457	51,48	51,36
5.	Paper, Paper Products and Printing	4	5	4	3	3	4	1,555	31,91	27,15
6.	Leather and Leather Products	4	2	2	-	-	-	905	6,99	7,56
7.	Rubber and Rubber Products	-	-	-	3	8	11	254	8,75	7,81
8.	Chemicals and Chemical Products	3	2	2	9	30	28	1,849	86,59	75,93
	(a) Heavy Industrial Chemicals	-	-	-	-	-	-	147	18,66	14,95
	(b) Fertilizers	-	-	-	-	-	-	50	9,14	5,44
	(c) Drugs and Pharmaceuticals	1	1	-	4	5	4	409	15,65	15,30
	(d) Non-Edible Oils	-	-	-	-	-	-	56	1,36	1,42
	(e) Other Chemicals & Chemical Products	2	2	2	5	26	24	1,187	41,79	38,81
9.	Petroleum, Coal Products & Nuclear Fuels	-	-	-	3	35	37	551	34,79	33,10
10.	Manufacture of Cement & Cement Products	2	5	4	-	-	-	476	86,40	88,33
11.	Basic Metals & Metal Products	1	-	-	3	2	3	4,119	703,93	538,29
	(a) Iron and Steel	-	-	-	-	-	-	1,026	612,90	442,89
	(b) Non-Ferrous Metals	-	-	-	-	-	-	121	4,49	4,94
	(c) Other Metal Products	1	-	-	3	2	3	2,972	86,55	90,46
12.	Engineering	9	10	10	13	14	14	2,632	315,77	305,69
	(a) Heavy Engineering	5	8	7	-	-	-	327	116,65	115,23
	(b) Light Engineering	2	1	1	6	4	4	974	138,61	131,53
	(c) Electrical Machinery & Goods	2	2	2	4	6	6	744	42,34	39,68
	(d) Electronic Machinery & Goods	-	-	-	3	4	4	587	18,16	19,25
13.	Vehicles, Vehicle Parts & Transport Equipments	4	6	4	3	4	2	1,872	142,22	115,55
14.	Other Industries	1,69,532	77,50	66,10	35	26	21	3,97,332	609,79	586,82
15.	Electricity, Gas & Water	1	-	-	-	-	-	292	18,07	7,50
	(a) Electricity Generation & Transmission	-	-	-	-	-	-	238	13,26	3,03
	(b) Non-Conventional Energy	-	-	-	-	-	-	17	18	20
	(c) Gas, Steam & Water Supply	1	-	-	-	-	-	37	4,63	4,26
16.	Construction	3	2	2	20	1,38	94	492	22,71	22,08
III.	TRANSPORT OPERATORS	79,135	58,53	52,84	53	77	70	1,72,689	280,41	259,08
IV.	PROFESSIONAL AND OTHER SERVICES	51,851	23,93	19,99	27	45	44	1,70,135	230,08	183,14
V.	PERSONAL LOANS	97,990	104,13	70,96	629	2,06	1,81	5,66,494	1001,09	853,79
	1. Loans for Purchase of Consumer Durables	3,053	3,39	3,05	14	3	2	52,517	74,43	61,71
	2. Loans for Housing	2,273	16,95	16,27	33	34	32	42,399	239,56	227,32
	3. Rest of the Personal Loans	92,664	83,79	51,64	582	1,70	1,47	4,71,578	687,10	564,77
V I.	TRADE	5,09,835	235,29	218,12	214	3,02	2,67	12,17,740	1220,49	1119,78
	1. Wholesale Trade	664	1,89	1,53	38	96	87	30,376	183,23	158,53
	2. Retail Trade	5,09,171	233,40	216,59	176	2,06	1,80	11,87,364	1037,26	961,25
VII.	FINANCE	-	-	-	7	85	65	376	30,40	26,64
VIII.	ALL OTHERS	63,653	35,72	27,77	1,055	1,70	1,62	2,02,462	309,76	262,35
TOTAL BANK CREDIT		16,38,369	863,28	713,39	2,164	11,84	10,27	45,68,724	7127,77	6366,12
OF WHICH : 1. Artisans & Village Industries		1,50,895	67,33	56,71	1	1	1	2,65,389	166,00	154,40
2. Other Small Scale Industries		17,401	11,12	10,21	34	95	76	1,32,982	612,54	605,08