

**TABLE NO. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**  
**MARCH 2006**

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	9,20,445	2966,35	2529,22	3,06,442	1632,50	1193,42
1. Direct Finance	8,46,497	2578,53	2197,33	2,89,270	1159,49	987,47
2. Indirect Finance	73,948	387,82	331,89	17,172	473,01	205,95
II. INDUSTRY	1,06,683	2897,21	2292,60	33,491	570,09	451,91
1. Mining & Quarrying	115	23,23	17,50	86	7,79	6,58
2. Food Manufacturing & Processing	6,851	201,49	142,69	3,189	256,02	202,94
(a) Rice Mills, Flour & Dal Mills	5,369	43,56	35,12	2,230	57,47	46,87
(b) Sugar	4	32,65	30,62	21	159,56	123,29
(c) Edible Oils & Vanaspati	350	2,88	2,58	201	6,84	4,76
(d) Tea Processing	2	24	26	2	27	27
(e) Processing of Fruits & Vegetables	39	2,76	1,60	10	84	68
(f) Others	1,087	119,40	72,52	725	31,03	27,07
3. Beverage & Tobacco	16	8,51	7,34	19	1,64	1,49
4. Textiles	542	54,77	40,36	288	17,43	14,32
(a) Cotton Textiles	51	94	81	32	6,43	5,06
(b) Jute & Other Natural Fibre Textiles	49	3,40	3,33	3	14	12
(c) Handloom Textiles & Khadi	31	28	25	100	1,87	1,88
(d) Other Textiles & Textile Products	411	50,15	35,98	153	9,00	7,26
5. Paper, Paper Products & Printing	153	133,45	75,69	122	6,69	5,79
6. Leather & Leather Products	338	17,54	15,58	277	1,35	1,01
7. Rubber & Plastic Products	121	68,37	44,66	56	6,44	4,82
8. Chemicals & Chemical Products	2,350	301,02	278,37	1,359	50,16	36,19
(a) Heavy Industrial Chemicals	19	9,13	2,55	19	4,91	4,58
(b) Fertilisers	12	2,76	1,70	3	66	61
(c) Drugs & Pharmaceuticals	88	23,92	16,66	365	8,16	3,57
(d) Non-Edible Oils	3	17	10	4	22	21
(e) Other Chemicals & Chemical Products	2,228	265,04	257,36	968	36,21	27,21
9. Petroleum, Coal Products & Nuclear Fuels	27	8,63	8,39	27	14,93	10,00
10. Manufacture of Cement & Cement Products	75	8,06	7,82	112	12,25	11,86
11. Basic Metals & Metal Products	294	334,40	264,95	164	19,21	15,76
(a) Iron & Steel	96	239,08	199,60	37	14,31	11,92
(b) Non-Ferrous Metals	23	13,20	11,22	16	1,43	90
(c) Metal Products	175	82,13	54,12	111	3,47	2,94
12. Engineering	1,351	988,29	841,60	565	10,81	9,33
(a) Heavy Engineering	55	115,30	97,28	12	85	62
(b) Light Engineering	580	789,98	678,86	203	5,64	4,55
(c) Electrical Machinery & Goods	517	58,09	47,85	317	3,79	3,65
(d) Electronic Machinery & Goods	199	24,92	17,61	33	53	50
13. Vehicles, Vehicle Parts & Transport Equipments	1,249	270,54	173,51	136	1,64	1,22
14. Other Industries	90,623	238,57	162,82	24,881	104,28	76,89
15. Electricity, Gas & Water	13	11,37	11,05	13	1,55	1,24
(a) Electricity Generation & Transmission	3	10,03	10,00	-	-	-
(b) Non-Conventional Energy	2	9	7	2	12	9
(c) Gas, Steam & Water Supply	8	1,25	99	11	1,43	1,14
16. Construction	2,565	228,99	200,28	2,197	57,87	52,47
III. TRANSPORT OPERATORS	29,831	109,22	85,40	8,160	56,07	42,92
IV. PROFESSIONAL AND OTHER SERVICES	21,030	367,57	261,87	12,074	88,66	74,39
V. PERSONAL LOANS	2,38,706	2183,86	1717,40	1,83,644	1786,82	1413,30
1. Loans for Purchase of Consumer Durables	6,945	35,63	28,48	5,108	29,61	24,14
2. Loans for Housing	33,822	988,38	816,44	17,350	426,32	381,36
3. Rest of the Personal Loans	1,97,939	1159,85	872,48	1,61,186	1330,88	1007,80
VI. TRADE	3,45,654	1215,49	999,55	1,31,950	851,28	722,78
1. Wholesale Trade	15,370	130,25	100,87	3,836	79,01	63,85
2. Retail Trade	3,30,284	1085,24	898,69	1,28,114	772,26	658,93
VII. FINANCE	2,194	37,68	29,12	779	11,26	8,70
VIII. ALL OTHERS	70,474	308,85	250,15	31,775	201,79	163,59
TOTAL BANK CREDIT	17,35,017	10086,23	8165,31	7,08,315	5198,46	4071,01
OF WHICH: 1. Artisans and Village & Tiny Industries	82,778	182,82	131,25	22,576	127,20	101,03
2. Other Small Scale Industries	11,498	287,99	214,68	4,741	85,46	69,71

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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	59,082	495,92	417,49	2,728	20,77	19,74
1. Direct Finance	56,572	384,69	324,00	2,677	14,67	13,51
2. Indirect Finance	2,510	111,23	93,49	51	6,11	6,23
II. INDUSTRY	13,968	1844,23	1233,02	2,666	115,61	76,92
1. Mining & Quarrying	77	342,01	41,44	2	13	8
2. Food Manufacturing & Processing	1,389	154,56	113,30	184	8,47	6,68
(a) Rice Mills, Flour & Dal Mills	850	40,47	28,95	40	91	88
(b) Sugar	6	17,31	18,15	-	-	-
(c) Edible Oils & Vanaspati	105	56,56	35,12	25	41	29
(d) Tea Processing	4	70	60	-	-	-
(e) Processing of Fruits & Vegetables	31	6,78	5,62	-	-	-
(f) Others	393	32,73	24,86	119	7,14	5,50
3. Beverage & Tobacco	37	17,98	13,91	-	-	-
4. Textiles	929	114,48	91,49	745	9,23	8,08
(a) Cotton Textiles	514	77,04	64,21	301	2,80	2,57
(b) Jute & Other Natural Fibre Textiles	43	7,47	4,45	306	4,67	4,27
(c) Handloom Textiles & Khadi	38	1,74	1,46	9	7	7
(d) Other Textiles & Textile Products	334	28,22	21,37	129	1,69	1,17
5. Paper, Paper Products & Printing	348	66,75	53,79	100	1,62	1,71
6. Leather & Leather Products	211	2,48	2,15	24	30	28
7. Rubber & Plastic Products	223	94,95	74,14	31	1,42	1,14
8. Chemicals & Chemical Products	344	68,46	57,51	108	8,02	2,18
(a) Heavy Industrial Chemicals	18	6,51	4,32	3	5,10	7
(b) Fertilisers	10	13,14	12,43	-	-	-
(c) Drugs & Pharmaceuticals	91	17,24	16,04	19	1,84	1,16
(d) Non-Edible Oils	6	10,24	9,63	-	-	-
(e) Other Chemicals & Chemical Products	219	21,33	15,10	86	1,08	95
9. Petroleum, Coal Products & Nuclear Fuels	27	5,31	4,41	1	20	19
10. Manufacture of Cement & Cement Products	146	14,75	13,96	16	13,82	13,78
11. Basic Metals & Metal Products	415	397,75	277,18	68	10,23	7,25
(a) Iron & Steel	137	342,52	233,95	11	7,23	3,94
(b) Non-Ferrous Metals	19	11,60	6,02	-	-	-
(c) Metal Products	259	43,62	37,20	57	3,00	3,30
12. Engineering	1,669	117,13	99,59	151	8,37	3,00
(a) Heavy Engineering	107	13,12	11,64	7	48	44
(b) Light Engineering	345	50,32	38,11	66	6,79	1,57
(c) Electrical Machinery & Goods	148	24,14	21,21	57	77	66
(d) Electronic Machinery & Goods	1,069	29,54	28,63	21	33	33
13. Vehicles, Vehicle Parts & Transport Equipments	699	30,72	28,95	53	89	78
14. Other Industries	6,238	135,11	109,28	935	16,94	16,26
15. Electricity, Gas & Water	21	193,51	174,31	-	-	-
(a) Electricity Generation & Transmission	6	189,87	172,04	-	-	-
(b) Non-Conventional Energy	3	15	8	-	-	-
(c) Gas, Steam & Water Supply	12	3,48	2,20	-	-	-
16. Construction	1,195	88,28	77,63	248	35,98	15,51
III. TRANSPORT OPERATORS	4,228	51,08	39,81	2,597	36,91	31,42
IV. PROFESSIONAL AND OTHER SERVICES	8,057	229,72	162,78	2,331	30,54	24,29
V. PERSONAL LOANS	1,81,607	2639,83	2125,66	81,117	704,89	565,02
1. Loans for Purchase of Consumer Durables	6,611	53,42	44,20	2,862	18,66	14,35
2. Loans for Housing	32,534	1083,12	954,86	6,593	116,61	107,35
3. Rest of the Personal Loans	1,42,462	1503,29	1126,60	71,662	569,63	443,32
VI. TRADE	50,147	1045,15	860,69	9,980	158,83	126,11
1. Wholesale Trade	2,647	197,25	171,37	651	16,69	12,24
2. Retail Trade	47,500	847,90	689,32	9,329	142,14	113,88
VII. FINANCE	450	28,40	20,86	130	3,77	3,05
VIII. ALL OTHERS	35,342	349,48	280,14	12,083	154,58	73,01
TOTAL BANK CREDIT	3,52,881	6683,81	5140,45	1,13,632	1225,90	919,56
OF WHICH: 1. Artisans and Village & Tiny Industries	3,832	19,09	16,09	221	4,50	4,22
2. Other Small Scale Industries	5,408	402,00	322,26	1,317	30,70	26,76