

**Table No.5.7 - State and Population 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)

| OCCUPATION                                         | RURAL            |                |               | SEMI-URBAN      |               |               |
|----------------------------------------------------|------------------|----------------|---------------|-----------------|---------------|---------------|
|                                                    | Credit           | Amount         | No. of        | Credit          | Amount        |               |
|                                                    | Accounts         | Limit          | Outstanding   | Accounts        | Limit         | Outstanding   |
|                                                    | 1                | 2              | 3             | 4               | 5             | 6             |
| <b>I. AGRICULTURE</b>                              | <b>12,95,557</b> | <b>1053,99</b> | <b>998,79</b> | <b>4,47,162</b> | <b>435,81</b> | <b>403,41</b> |
| 1. Direct Finance                                  | 12,86,004        | 898,86         | 813,94        | 4,42,071        | 368,48        | 345,65        |
| 2. Indirect Finance                                | 9,553            | 155,13         | 184,85        | 5,091           | 67,33         | 57,77         |
| <b>II. INDUSTRY</b>                                | <b>2,82,567</b>  | <b>642,14</b>  | <b>556,06</b> | <b>1,00,921</b> | <b>410,63</b> | <b>381,21</b> |
| 1. Mining & Quarrying                              | 380              | 28,18          | 11,75         | 398             | 16,80         | 9,65          |
| 2. Food Manufacturing and Processing               | 8,062            | 57,22          | 43,45         | 5,204           | 56,80         | 51,10         |
| (a) Rice Mills, Flour and Dal Mills                | 3,339            | 18,97          | 18,71         | 1,494           | 17,02         | 16,64         |
| (b) Sugar                                          | 20               | 15,50          | 3,54          | 40              | 25,46         | 21,06         |
| (c) Edible Oils and Vanaspati                      | 1,411            | 13,70          | 12,29         | 649             | 4,51          | 4,78          |
| (d) Tea Processing                                 | 1                | -              | -             | 5               | 2             | 2             |
| (e) Processing of Fruits & Vegetables              | 29               | 13             | 13            | 19              | 12            | 13            |
| (f) Others                                         | 3,262            | 8,92           | 8,79          | 2,997           | 9,67          | 8,48          |
| 3. Beverage and Tobacco                            | 130              | 1,71           | 1,70          | 96              | 10,61         | 8,12          |
| 4. Textiles                                        | 1,545            | 7,85           | 7,63          | 1,230           | 10,76         | 9,51          |
| (a) Cotton Textiles                                | 144              | 71             | 67            | 160             | 1,34          | 1,26          |
| (b) Jute Textiles                                  | 28               | 55             | 19            | 20              | 1,71          | 69            |
| (c) Handloom Textiles & Khadi                      | 79               | 37             | 35            | 49              | 1,83          | 1,85          |
| (d) Other Textiles                                 | 1,294            | 6,22           | 6,43          | 1,001           | 5,87          | 5,71          |
| 5. Paper, Paper Products and Printing              | 295              | 4,30           | 3,50          | 478             | 4,56          | 4,34          |
| 6. Leather and Leather Products                    | 333              | 1,53           | 1,58          | 309             | 2,83          | 3,15          |
| 7. Rubber and Rubber Products                      | 59               | 1,83           | 2,13          | 77              | 2,10          | 1,74          |
| 8. Chemicals and Chemical Products                 | 380              | 15,89          | 13,30         | 549             | 13,26         | 11,84         |
| (a) Heavy Industrial Chemicals                     | 39               | 3,50           | 2,54          | 55              | 1,24          | 1,55          |
| (b) Fertilizers                                    | 14               | 2,13           | 2,02          | 16              | 2,80          | 1,19          |
| (c) Drugs and Pharmaceuticals                      | 55               | 1,94           | 1,53          | 80              | 1,36          | 1,45          |
| (d) Non-Edible Oils                                | 26               | 36             | 29            | 17              | 45            | 60            |
| (e) Other Chemicals & Chemical Products            | 246              | 7,97           | 6,92          | 381             | 7,40          | 7,06          |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 151              | 2,73           | 2,58          | 203             | 9,97          | 9,03          |
| 10. Manufacture of Cement & Cement Products        | 209              | 11,18          | 10,22         | 164             | 16,17         | 14,90         |
| 11. Basic Metals & Metal Products                  | 1,095            | 104,30         | 85,04         | 1,345           | 70,08         | 68,91         |
| (a) Iron and Steel                                 | 246              | 95,35          | 76,04         | 353             | 39,25         | 36,58         |
| (b) Non-Ferrous Metals                             | 22               | 50             | 50            | 61              | 1,64          | 1,89          |
| (c) Other Metal Products                           | 827              | 8,44           | 8,50          | 931             | 29,19         | 30,45         |
| 12. Engineering                                    | 701              | 107,34         | 111,72        | 721             | 21,65         | 21,57         |
| (a) Heavy Engineering                              | 142              | 58,42          | 63,30         | 75              | 3,94          | 3,78          |
| (b) Light Engineering                              | 330              | 39,61          | 39,40         | 254             | 3,77          | 3,22          |
| (c) Electrical Machinery & Goods                   | 139              | 4,27           | 3,45          | 215             | 12,57         | 12,87         |
| (d) Electronic Machinery & Goods                   | 90               | 5,03           | 5,58          | 177             | 1,37          | 1,69          |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 892              | 78,91          | 60,58         | 515             | 35,23         | 25,54         |
| 14. Other Industries                               | 2,68,145         | 211,03         | 191,72        | 89,384          | 132,86        | 135,45        |
| 15. Electricity, Gas & Water                       | 99               | 4,76           | 4,47          | 110             | 1,48          | 1,29          |
| (a) Electricity Generation & Transmission          | 76               | 38             | 38            | 93              | 1,35          | 1,18          |
| (b) Non-Conventional Energy                        | 4                | 5              | 6             | 9               | 6             | 6             |
| (c) Gas, Steam & Water Supply                      | 19               | 4,33           | 4,04          | 8               | 7             | 6             |
| 16. Construction                                   | 91               | 3,38           | 4,69          | 138             | 5,47          | 5,04          |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>1,07,937</b>  | <b>123,28</b>  | <b>114,36</b> | <b>41,653</b>   | <b>80,85</b>  | <b>73,83</b>  |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>1,14,921</b>  | <b>89,48</b>   | <b>74,30</b>  | <b>36,628</b>   | <b>68,56</b>  | <b>50,26</b>  |
| <b>V. PERSONAL LOANS</b>                           | <b>2,10,404</b>  | <b>284,25</b>  | <b>238,78</b> | <b>1,58,992</b> | <b>282,53</b> | <b>225,41</b> |
| 1. Loans for Purchase of Consumer Durables         | 9,959            | 11,81          | 10,07         | 17,954          | 25,33         | 20,82         |
| 2. Loans for Housing                               | 11,474           | 46,26          | 44,47         | 13,545          | 66,88         | 62,43         |
| 3. Rest of the Personal Loans                      | 1,88,971         | 226,18         | 184,24        | 1,27,493        | 190,31        | 142,16        |
| <b>V I. TRADE</b>                                  | <b>8,10,952</b>  | <b>527,03</b>  | <b>501,78</b> | <b>2,93,166</b> | <b>342,92</b> | <b>304,78</b> |
| 1. Wholesale Trade                                 | 20,848           | 39,40          | 36,87         | 5,746           | 42,69         | 34,64         |
| 2. Retail Trade                                    | 7,90,104         | 487,63         | 464,92        | 2,87,420        | 300,22        | 270,14        |
| <b>VII. FINANCE</b>                                | <b>112</b>       | <b>4,30</b>    | <b>3,84</b>   | <b>144</b>      | <b>6,41</b>   | <b>6,05</b>   |
| <b>VIII. ALL OTHERS</b>                            | <b>1,12,394</b>  | <b>90,67</b>   | <b>79,23</b>  | <b>40,468</b>   | <b>54,12</b>  | <b>42,87</b>  |

|                                  |                  |                |                |                  |                |                |
|----------------------------------|------------------|----------------|----------------|------------------|----------------|----------------|
| <b>TOTAL BANK CREDIT</b>         | <b>29,34,844</b> | <b>2815,15</b> | <b>2567,14</b> | <b>11,19,134</b> | <b>1681,83</b> | <b>1487,82</b> |
| OF WHICH :                       |                  |                |                |                  |                |                |
| 1. Artisans & Village Industries | 2,02,042         | 108,65         | 99,22          | 53,336           | 41,00          | 37,72          |
| 2. Other Small Scale Industries  | 67,232           | 178,33         | 167,15         | 37,242           | 159,66         | 165,43         |

| OCCUPATION                                         | URBAN           |                |                | METROPOLITAN |        |             |
|----------------------------------------------------|-----------------|----------------|----------------|--------------|--------|-------------|
|                                                    | No. of          | Credit         | Amount         | No. of       | Credit | Amount      |
|                                                    | Accounts        | Limit          | Outstanding    | Accounts     | Limit  | Outstanding |
|                                                    | 7               | 8              | 9              | 10           | 11     | 12          |
| <b>I. AGRICULTURE</b>                              | <b>63,683</b>   | <b>112,71</b>  | <b>90,33</b>   | -            | -      | -           |
| 1. Direct Finance                                  | 62,509          | 75,76          | 68,64          | -            | -      | -           |
| 2. Indirect Finance                                | 1,174           | 36,95          | 21,70          | -            | -      | -           |
| <b>II. INDUSTRY</b>                                | <b>48,938</b>   | <b>1400,26</b> | <b>1231,52</b> | -            | -      | -           |
| 1. Mining & Quarrying                              | 146             | 18,04          | 17,47          | -            | -      | -           |
| 2. Food Manufacturing and Processing               | 1,503           | 120,63         | 138,15         | -            | -      | -           |
| (a) Rice Mills, Flour and Dal Mills                | 411             | 63,94          | 61,45          | -            | -      | -           |
| (b) Sugar                                          | 16              | 44,30          | 63,51          | -            | -      | -           |
| (c) Edible Oils and Vanaspati                      | 223             | 4,90           | 4,69           | -            | -      | -           |
| (d) Tea Processing                                 | -               | -              | -              | -            | -      | -           |
| (e) Processing of Fruits & Vegetables              | 19              | 56             | 72             | -            | -      | -           |
| (f) Others                                         | 834             | 6,92           | 7,78           | -            | -      | -           |
| 3. Beverage and Tobacco                            | 46              | 6,98           | 5,00           | -            | -      | -           |
| 4. Textiles                                        | 1,357           | 49,51          | 49,44          | -            | -      | -           |
| (a) Cotton Textiles                                | 99              | 5,22           | 4,93           | -            | -      | -           |
| (b) Jute Textiles                                  | 30              | 2,46           | 2,58           | -            | -      | -           |
| (c) Handloom Textiles & Khadi                      | 66              | 2,46           | 2,71           | -            | -      | -           |
| (d) Other Textiles                                 | 1,162           | 39,38          | 39,22          | -            | -      | -           |
| 5. Paper, Paper Products and Printing              | 782             | 23,05          | 19,32          | -            | -      | -           |
| 6. Leather and Leather Products                    | 263             | 2,63           | 2,83           | -            | -      | -           |
| 7. Rubber and Rubber Products                      | 118             | 4,82           | 3,93           | -            | -      | -           |
| 8. Chemicals and Chemical Products                 | 920             | 57,44          | 50,79          | -            | -      | -           |
| (a) Heavy Industrial Chemicals                     | 53              | 13,92          | 10,86          | -            | -      | -           |
| (b) Fertilizers                                    | 20              | 4,21           | 2,23           | -            | -      | -           |
| (c) Drugs and Pharmaceuticals                      | 274             | 12,34          | 12,33          | -            | -      | -           |
| (d) Non-Edible Oils                                | 13              | 55             | 54             | -            | -      | -           |
| (e) Other Chemicals & Chemical Products            | 560             | 26,42          | 24,83          | -            | -      | -           |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 197             | 22,10          | 21,48          | -            | -      | -           |
| 10. Manufacture of Cement & Cement Products        | 103             | 59,05          | 63,22          | -            | -      | -           |
| 11. Basic Metals & Metal Products                  | 1,679           | 529,55         | 384,33         | -            | -      | -           |
| (a) Iron and Steel                                 | 427             | 478,30         | 330,27         | -            | -      | -           |
| (b) Non-Ferrous Metals                             | 38              | 2,35           | 2,55           | -            | -      | -           |
| (c) Other Metal Products                           | 1,214           | 48,91          | 51,51          | -            | -      | -           |
| 12. Engineering                                    | 1,210           | 186,78         | 172,40         | -            | -      | -           |
| (a) Heavy Engineering                              | 110             | 54,29          | 48,15          | -            | -      | -           |
| (b) Light Engineering                              | 390             | 95,22          | 88,91          | -            | -      | -           |
| (c) Electrical Machinery & Goods                   | 390             | 25,50          | 23,36          | -            | -      | -           |
| (d) Electronic Machinery & Goods                   | 320             | 11,76          | 11,98          | -            | -      | -           |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 465             | 28,07          | 29,42          | -            | -      | -           |
| 14. Other Industries                               | 39,803          | 265,91         | 259,65         | -            | -      | -           |
| 15. Electricity, Gas & Water                       | 83              | 11,83          | 1,73           | -            | -      | -           |
| (a) Electricity Generation & Transmission          | 69              | 11,53          | 1,47           | -            | -      | -           |
| (b) Non-Conventional Energy                        | 4               | 8              | 8              | -            | -      | -           |
| (c) Gas, Steam & Water Supply                      | 10              | 23             | 17             | -            | -      | -           |
| 16. Construction                                   | 263             | 13,86          | 12,35          | -            | -      | -           |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>23,099</b>   | <b>76,27</b>   | <b>70,89</b>   | -            | -      | -           |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>18,586</b>   | <b>72,04</b>   | <b>58,58</b>   | -            | -      | -           |
| <b>V. PERSONAL LOANS</b>                           | <b>1,97,098</b> | <b>434,31</b>  | <b>389,60</b>  | -            | -      | -           |
| 1. Loans for Purchase of Consumer Durables         | 24,604          | 37,28          | 30,82          | -            | -      | -           |
| 2. Loans for Housing                               | 17,380          | 126,42         | 120,42         | -            | -      | -           |
| 3. Rest of the Personal Loans                      | 1,55,114        | 270,61         | 238,37         | -            | -      | -           |
| <b>V I. TRADE</b>                                  | <b>1,13,622</b> | <b>350,55</b>  | <b>313,22</b>  | -            | -      | -           |
| 1. Wholesale Trade                                 | 3,782           | 101,14         | 87,03          | -            | -      | -           |
| 2. Retail Trade                                    | 1,09,840        | 249,41         | 226,20         | -            | -      | -           |
| <b>VII. FINANCE</b>                                | <b>120</b>      | <b>19,69</b>   | <b>16,76</b>   | -            | -      | -           |
| <b>VIII. ALL OTHERS</b>                            | <b>49,600</b>   | <b>164,97</b>  | <b>140,26</b>  | -            | -      | -           |
| <b>TOTAL BANK CREDIT</b>                           | <b>5,14,746</b> | <b>2630,80</b> | <b>2311,16</b> | -            | -      | -           |
| OF WHICH :                                         |                 |                |                | -            | -      | -           |
| 1. Artisans & Village Industries                   | 10,011          | 16,35          | 17,46          | -            | -      | -           |
| 2. Other Small Scale Industries                    | 28,508          | 274,55         | 272,49         | -            | -      | -           |

