

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2007

**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	11,27,775	4907,24	4276,35	3,92,153	2526,75	1672,55
1. Direct Finance	10,39,873	4461,47	3891,90	3,71,008	1762,05	1464,92
2. Indirect Finance	87,902	445,77	384,45	21,145	764,69	207,64
II. INDUSTRY	1,07,672	6208,05	3471,59	37,229	689,41	575,86
1. Mining & Quarrying	208	42,21	34,33	140	18,67	14,31
2. Food Manufacturing & Processing	6,498	496,38	299,33	3,279	241,52	213,37
(a) Rice Mills, Flour & Dal Mills	4,477	93,33	76,37	2,271	93,21	75,01
(b) Sugar	8	232,91	89,15	17	77,03	75,93
(c) Edible Oils & Vanaspati	258	12,82	7,68	132	11,99	10,83
(d) Tea Processing	7	34	22	5	78	78
(e) Processing of Fruits & Vegetables	22	2,39	1,91	18	3,05	2,25
(f) Others	1,726	154,59	124,00	836	55,47	48,57
3. Beverage & Tobacco	23	2,34	1,39	30	6,42	5,23
4. Textiles	772	103,98	86,46	279	47,31	39,59
(a) Cotton Textiles	226	54,12	44,39	96	40,30	33,28
(b) Jute & Other Natural Fibre Textiles	94	4,84	4,35	20	41	29
(c) Handloom Textiles & Khadi	176	4,41	1,51	49	1,97	1,95
(d) Other Textiles & Textile Products	276	40,62	36,21	114	4,63	4,07
5. Paper, Paper Products & Printing	285	124,77	100,50	165	10,73	8,94
6. Leather & Leather Products	882	6,82	5,88	166	1,74	1,41
7. Rubber & Plastic Products	211	108,06	81,48	122	8,61	7,23
8. Chemicals & Chemical Products	1,877	208,29	144,64	3,742	64,92	50,13
(a) Heavy Industrial Chemicals	56	51,34	25,68	19	6,44	5,39
(b) Fertilisers	20	9,29	7,87	7	1,04	97
(c) Drugs & Pharmaceuticals	256	21,30	15,39	818	6,98	5,69
(d) Non-Edible Oils	6	74	71	10	2,40	1,92
(e) Other Chemicals & Chemical Products	1,539	125,61	94,99	2,888	48,06	36,15
9. Petroleum, Coal Products & Nuclear Fuels	42	11,30	7,10	27	23,55	18,59
10. Manufacture of Cement & Cement Products	104	8,14	6,73	125	13,12	13,51
11. Basic Metals & Metal Products	537	816,41	516,37	274	36,19	29,79
(a) Iron & Steel	182	654,48	396,63	73	26,80	22,12
(b) Non-Ferrous Metals	77	56,26	46,99	20	3,29	2,28
(c) Metal Products	278	105,67	72,75	181	6,09	5,39
12. Engineering	1,209	859,18	472,63	388	20,64	14,58
(a) Heavy Engineering	61	39,89	26,77	37	4,15	1,99
(b) Light Engineering	732	667,29	347,14	163	12,27	8,88
(c) Electrical Machinery & Goods	271	112,04	74,92	143	3,23	2,93
(d) Electronic Machinery & Goods	145	39,96	23,81	45	98	77
13. Vehicles, Vehicle Parts & Transport Equipments	1,094	1536,73	705,99	247	6,15	5,55
14. Other Industries	90,718	472,13	366,87	25,104	125,43	97,91
15. Electricity, Gas & Water	41	586,97	18,39	16	1,50	1,29
(a) Electricity Generation & Transmission	15	14,39	8,73	-	-	-
(b) Non-Conventional Energy	10	14,91	3,23	5	24	21
(c) Gas, Steam & Water Supply	16	557,67	6,43	11	1,26	1,08
16. Construction	3,171	824,34	623,50	3,125	62,90	54,43
III. TRANSPORT OPERATORS	33,819	147,86	115,66	7,295	59,63	45,64
IV. PROFESSIONAL AND OTHER SERVICES	21,247	601,68	452,65	13,063	150,77	115,19
V. PERSONAL LOANS	2,66,714	3786,98	2959,85	2,15,742	2583,66	2012,65
1. Loans for Purchase of Consumer Durables	9,939	57,66	45,76	5,703	35,12	29,09
2. Loans for Housing	50,215	2080,38	1696,08	25,072	743,40	639,88
3. Rest of the Personal Loans	2,06,560	1648,95	1218,02	1,84,967	1805,14	1343,68
VI. TRADE	3,57,586	1849,39	1515,28	1,47,508	1133,61	948,87
1. Wholesale Trade	12,216	218,06	175,37	4,651	138,08	115,80
2. Retail Trade	3,45,370	1631,33	1339,91	1,42,857	995,53	833,06
VII. FINANCE	999	27,12	10,73	500	25,81	24,16
VIII. ALL OTHERS	79,320	566,39	472,35	26,519	258,87	194,21
TOTAL BANK CREDIT	19,95,132	18094,71	13274,45	8,40,009	7428,50	5589,12
OF WHICH : 1. Artisans and Village & Tiny Industries	83,238	221,39	158,70	22,910	200,21	158,60
2. Other Small Scale Industries	10,792	890,39	704,22	3,799	151,60	130,37

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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	71,207	869,96	644,38	2,353	59,95	53,61
1. Direct Finance	68,870	755,38	544,31	2,256	25,63	21,48
2. Indirect Finance	2,337	114,58	100,07	97	34,32	32,13
II. INDUSTRY	19,747	2221,05	1671,20	5,813	436,59	325,37
1. Mining & Quarrying	120	123,93	84,27	16	96	87
2. Food Manufacturing & Processing	1,658	285,23	230,84	251	33,89	24,06
(a) Rice Mills, Flour & Dal Mills	1,048	114,67	91,75	64	14,65	10,21
(b) Sugar	9	13,26	13,29	–	–	–
(c) Edible Oils & Vanaspati	100	85,16	72,78	25	63	47
(d) Tea Processing	2	20	6	–	–	–
(e) Processing of Fruits & Vegetables	20	3,18	2,85	15	3,68	3,09
(f) Others	479	68,77	50,11	147	14,93	10,30
3. Beverage & Tobacco	24	14,86	14,01	6	5,32	3,89
4. Textiles	5,211	281,07	207,29	3,389	45,17	38,07
(a) Cotton Textiles	1,871	142,53	101,33	1,151	8,44	7,26
(b) Jute & Other Natural Fibre Textiles	2,871	60,25	46,79	2,140	34,84	29,66
(c) Handloom Textiles & Khadi	70	6,12	5,76	5	18	12
(d) Other Textiles & Textile Products	399	72,18	53,42	93	1,71	1,03
5. Paper, Paper Products & Printing	447	101,86	76,20	169	7,43	6,71
6. Leather & Leather Products	102	3,31	2,09	25	84	73
7. Rubber & Plastic Products	244	141,28	108,20	160	9,57	7,34
8. Chemicals & Chemical Products	415	143,59	84,90	83	3,89	3,17
(a) Heavy Industrial Chemicals	26	5,31	2,57	5	26	25
(b) Fertilisers	37	24,16	2,21	–	–	–
(c) Drugs & Pharmaceuticals	113	13,85	11,77	23	1,55	1,05
(d) Non-Edible Oils	10	14,97	13,35	1	3	1
(e) Other Chemicals & Chemical Products	229	85,29	55,00	54	2,05	1,86
9. Petroleum, Coal Products & Nuclear Fuels	28	11,07	9,02	7	13,28	13,16
10. Manufacture of Cement & Cement Products	205	24,42	20,76	14	14,27	14,18
11. Basic Metals & Metal Products	426	424,88	338,31	134	125,39	95,81
(a) Iron & Steel	138	352,46	274,92	64	111,91	83,58
(b) Non-Ferrous Metals	29	22,10	23,31	5	63	52
(c) Metal Products	259	50,32	40,08	65	12,84	11,71
12. Engineering	2,014	148,97	111,93	195	100,89	47,22
(a) Heavy Engineering	162	20,15	16,90	8	36	23
(b) Light Engineering	454	68,82	41,37	106	98,28	45,02
(c) Electrical Machinery & Goods	138	26,47	22,37	65	1,93	1,66
(d) Electronic Machinery & Goods	1,260	33,53	31,29	16	32	32
13. Vehicles, Vehicle Parts & Transport Equipments	737	48,82	32,92	58	1,79	1,74
14. Other Industries	6,754	140,74	100,48	995	52,07	50,35
15. Electricity, Gas & Water	33	108,65	66,32	1	75	49
(a) Electricity Generation & Transmission	13	104,36	63,63	–	–	–
(b) Non-Conventional Energy	3	42	36	–	–	–
(c) Gas, Steam & Water Supply	17	3,88	2,33	1	75	49
16. Construction	1,329	218,36	183,65	310	21,09	17,58
III. TRANSPORT OPERATORS	4,524	60,16	47,91	2,935	51,19	45,36
IV. PROFESSIONAL AND OTHER SERVICES	11,438	400,30	317,90	2,952	98,95	71,65
V. PERSONAL LOANS	2,04,497	3280,78	2616,36	89,540	1261,04	988,33
1. Loans for Purchase of Consumer Durables	7,272	62,45	48,27	2,867	22,12	18,50
2. Loans for Housing	36,407	1380,35	1190,01	9,186	334,17	299,86
3. Rest of the Personal Loans	1,60,818	1837,98	1378,09	77,487	904,75	669,97
VI. TRADE	60,790	1537,15	1162,42	15,317	419,65	347,15
1. Wholesale Trade	4,793	289,33	211,12	2,252	69,45	54,40
2. Retail Trade	55,997	1247,83	951,30	13,065	350,20	292,75
VII. FINANCE	237	34,14	21,14	139	18,97	17,37
VIII. ALL OTHERS	19,626	328,23	240,00	9,345	120,28	85,40
TOTAL BANK CREDIT	3,92,066	8731,79	6721,30	1,28,394	2466,62	1934,25
OF WHICH : 1. Artisans and Village & Tiny Industries	3,492	27,90	21,79	155	1,22	1,13
2. Other Small Scale Industries	6,321	699,26	550,18	1,723	91,70	72,97