

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

**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	11,72,294	4684,88	4069,89	4,18,067	2376,65	2062,24
1. Direct Finance	11,36,188	4438,80	3868,71	4,07,673	2129,24	1847,60
2. Indirect Finance	36,106	246,08	201,17	10,394	247,42	214,64
II. INDUSTRY	73,666	6203,05	4376,92	29,607	964,45	778,90
1. Mining & Quarrying	213	125,97	66,60	184	24,65	18,78
2. Food Manufacturing & Processing	17,095	434,91	310,16	7,452	392,76	319,93
(a) Rice Mills, Flour & Dal Mills	10,477	115,70	92,55	4,485	130,88	110,12
(b) Sugar	9	39,29	33,73	20	167,76	132,27
(c) Edible Oils & Vanaspati	578	11,28	9,99	252	14,65	13,26
(d) Tea Processing	2	8	5	4	25	16
(e) Processing of Fruits & Vegetables	30	9,42	6,34	42	8,13	7,19
(f) Others	5,999	259,13	167,51	2,649	71,09	56,93
3. Beverage & Tobacco	72	19,75	13,64	98	29,25	22,12
4. Textiles	5,970	175,05	126,73	1,748	90,99	73,73
(a) Cotton Textiles	1,003	88,42	67,87	443	52,84	41,80
(b) Jute & Other Natural Fibre Textiles	865	1,97	1,41	192	4,48	3,22
(c) Handloom Textiles & Khadi	2,126	9,16	6,54	540	8,05	5,88
(d) Other Textiles & Textile Products	1,976	75,50	50,90	573	25,61	22,83
5. Paper, Paper Products & Printing	524	191,77	139,78	313	18,37	14,88
6. Leather & Leather Products	10,387	38,59	31,88	3,239	7,94	3,81
7. Rubber & Plastic Products	4,576	107,57	75,63	549	17,23	15,07
8. Chemicals & Chemical Products	2,377	519,16	161,26	4,243	71,93	57,34
(a) Heavy Industrial Chemicals	90	396,24	73,29	20	2,31	1,52
(b) Fertilisers	15	12,80	8,16	6	97	40
(c) Drugs & Pharmaceuticals	737	46,17	31,86	1,381	11,40	8,90
(d) Non-Edible Oils	5	78	45	15	4,14	3,76
(e) Other Chemicals & Chemical Products	1,530	63,16	47,50	2,821	53,10	42,76
9. Petroleum, Coal Products & Nuclear Fuels	40	17,24	12,52	27	23,72	19,32
10. Manufacture of Cement & Cement Products	707	10,73	8,79	208	7,21	5,65
11. Basic Metals & Metal Products	1,804	805,65	601,03	656	52,75	41,42
(a) Iron & Steel	183	463,81	375,36	79	35,96	27,54
(b) Non-Ferrous Metals	75	97,53	77,39	26	3,60	2,41
(c) Metal Products	1,546	244,31	148,28	551	13,18	11,48
12. Engineering	2,320	1406,01	1008,22	992	46,86	37,14
(a) Heavy Engineering	103	184,96	144,26	51	5,11	3,75
(b) Light Engineering	1,265	1004,31	714,31	596	35,95	28,87
(c) Electrical Machinery & Goods	460	157,41	112,81	227	3,89	3,35
(d) Electronic Machinery & Goods	492	59,32	36,84	118	1,91	1,17
13. Vehicles, Vehicle Parts & Transport Equipments	2,890	930,82	716,07	381	11,69	9,80
14. Other Industries	22,253	181,89	138,29	7,241	77,19	60,84
15. Electricity, Gas & Water	41	74,04	18,99	20	3,00	2,56
(a) Electricity Generation & Transmission	16	70,66	17,05	1	2	2
(b) Non-Conventional Energy	6	95	66	4	56	54
(c) Gas, Steam & Water Supply	19	2,42	1,28	15	2,42	1,99
16. Construction	2,397	1163,90	947,34	2,256	88,91	76,51
III. TRANSPORT OPERATORS	16,516	114,27	93,55	5,356	65,83	52,74
IV. PROFESSIONAL AND OTHER SERVICES	27,796	730,15	519,19	15,626	270,82	208,35
V. PERSONAL LOANS	2,43,299	4050,95	3180,84	2,19,197	3287,24	2539,48
1. Loans for Purchase of Consumer Durables	6,721	34,89	30,45	4,647	29,03	23,10
2. Loans for Housing	54,153	2380,40	1933,20	36,185	1167,47	965,14
3. Rest of the Personal Loans	1,82,425	1635,67	1217,19	1,78,365	2090,73	1551,23
VI. TRADE	2,56,083	1601,28	1252,68	1,18,337	1212,81	987,76
1. Wholesale Trade	10,543	429,20	303,87	5,041	191,67	156,43
2. Retail Trade	2,45,540	1172,08	948,81	1,13,296	1021,14	831,33
VII. FINANCE	744	22,40	19,56	643	667,21	28,85
VIII. ALL OTHERS	1,47,628	531,44	470,95	51,959	342,50	292,83
TOTAL BANK CREDIT	19,38,026	17938,42	13983,59	8,58,792	9187,51	6951,15

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SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

**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	75,607	644,21	559,97	7,306	117,04	91,39
1. Direct Finance	73,489	500,58	443,02	7,106	60,83	45,23
2. Indirect Finance	2,118	143,63	116,95	200	56,22	46,17
II. INDUSTRY	23,181	2871,93	2024,15	11,783	747,83	535,88
1. Mining & Quarrying	130	115,49	72,27	15	91,99	2,85
2. Food Manufacturing & Processing	2,829	323,94	264,85	265	86,15	66,52
(a) Rice Mills, Flour & Dal Mills	2,084	157,79	130,97	47	27,65	17,64
(b) Sugar	6	5,21	3,87	4	29,07	26,64
(c) Edible Oils & Vanaspati	134	107,58	89,72	20	4,43	4,34
(d) Tea Processing	2	15	16	-	-	-
(e) Processing of Fruits & Vegetables	14	3,41	3,27	22	7,55	4,77
(f) Others	589	49,80	36,86	172	17,45	13,13
3. Beverage & Tobacco	66	18,69	14,57	21	8,42	5,47
4. Textiles	8,327	399,84	295,81	3,315	48,47	31,91
(a) Cotton Textiles	4,113	212,55	147,20	1,935	25,65	13,62
(b) Jute & Other Natural Fibre Textiles	3,232	93,36	66,13	1,261	20,27	16,58
(c) Handloom Textiles & Khadi	523	11,53	7,27	12	13	11
(d) Other Textiles & Textile Products	459	82,40	75,21	107	2,42	1,59
5. Paper, Paper Products & Printing	299	105,18	79,12	148	29,79	25,29
6. Leather & Leather Products	292	2,40	1,90	42	95	97
7. Rubber & Plastic Products	2,815	119,00	98,41	128	19,80	15,03
8. Chemicals & Chemical Products	473	147,03	115,16	845	31,29	24,03
(a) Heavy Industrial Chemicals	34	11,94	7,21	8	3,47	3,05
(b) Fertilisers	10	23,22	20,22	3	8,00	2,69
(c) Drugs & Pharmaceuticals	131	14,75	13,13	618	4,87	4,29
(d) Non-Edible Oils	26	31,30	17,42	3	15	13
(e) Other Chemicals & Chemical Products	272	65,82	57,18	213	14,80	13,87
9. Petroleum, Coal Products & Nuclear Fuels	33	22,92	20,84	12	22,02	22,03
10. Manufacture of Cement & Cement Products	219	65,31	56,49	16	14,97	27,17
11. Basic Metals & Metal Products	421	554,42	359,41	5,287	247,65	191,43
(a) Iron & Steel	138	470,85	294,60	84	213,24	159,65
(b) Non-Ferrous Metals	32	35,43	31,42	6	1,34	75
(c) Metal Products	251	48,14	33,39	5,197	33,08	31,04
12. Engineering	1,172	151,42	120,07	536	27,49	21,94
(a) Heavy Engineering	156	21,23	15,85	9	49	46
(b) Light Engineering	803	86,16	69,81	130	21,15	16,49
(c) Electrical Machinery & Goods	151	40,40	31,23	376	5,34	4,43
(d) Electronic Machinery & Goods	62	3,63	3,18	21	52	56
13. Vehicles, Vehicle Parts & Transport Equipments	1,286	71,23	53,69	46	3,24	2,12
14. Other Industries	3,997	145,12	128,82	911	42,89	40,33
15. Electricity, Gas & Water	32	114,47	86,97	5	10,40	10,03
(a) Electricity Generation & Transmission	17	111,63	84,85	-	-	-
(b) Non-Conventional Energy	4	46	47	-	-	-
(c) Gas, Steam & Water Supply	11	2,39	1,65	5	10,40	10,03
16. Construction	790	515,48	255,77	191	62,32	48,75
III. TRANSPORT OPERATORS	4,027	63,18	45,50	2,442	63,08	57,43
IV. PROFESSIONAL AND OTHER SERVICES	9,480	411,01	333,68	3,290	123,35	99,04
V. PERSONAL LOANS	1,94,110	3457,77	2732,10	91,793	1436,25	1118,31
1. Loans for Purchase of Consumer Durables	5,102	41,01	34,37	1,360	10,54	8,79
2. Loans for Housing	36,235	1388,22	1182,05	11,648	402,90	351,79
3. Rest of the Personal Loans	1,52,773	2028,54	1515,68	78,785	1022,81	757,74
VI. TRADE	52,860	1177,72	989,10	13,414	672,31	462,49
1. Wholesale Trade	3,353	284,15	229,91	765	122,44	88,68
2. Retail Trade	49,507	893,57	759,19	12,649	549,87	373,81
VII. FINANCE	2,540	13,62	8,98	168	184,89	175,00
VIII. ALL OTHERS	32,110	335,41	279,30	13,698	128,33	101,58
TOTAL BANK CREDIT	3,93,915	8974,86	6972,78	1,43,894	3473,09	2641,13