

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2005**

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	8,26,507	2312,05	1915,12	2,31,501	947,13	810,43
1. Direct Finance	7,62,943	2067,44	1706,78	2,19,224	844,52	719,94
2. Indirect Finance	63,564	244,62	208,34	12,277	102,60	90,49
II. INDUSTRY	1,39,207	1427,54	1195,51	34,037	304,78	234,80
1. Mining & Quarrying	73	3,57	2,88	51	8,61	4,12
2. Food Manufacturing & Processing	8,164	94,29	76,48	2,580	80,86	57,23
(a) Rice Mills, Flour & Dal Mills	6,116	34,29	29,34	1,948	36,31	28,27
(b) Sugar	7	36,02	34,62	9	30,71	18,42
(c) Edible Oils & Vanaspati	513	13,75	4,85	140	3,69	1,98
(d) Tea Processing	3	16	17	1	25	25
(e) Processing of Fruits & Vegetables	5	29	21	6	74	73
(f) Others	1,520	9,78	7,28	476	9,17	7,58
3. Beverage & Tobacco	10	20,51	19,75	9	79	69
4. Textiles	983	49,07	36,18	320	6,45	5,37
(a) Cotton Textiles	185	99	88	15	65	42
(b) Jute & Other Natural Fibre Textiles	44	3,38	3,33	6	6	8
(c) Handloom Textiles & Khadi	309	78	49	46	1,82	1,89
(d) Other Textiles & Textile Products	445	43,92	31,49	253	3,91	2,98
5. Paper, Paper Products & Printing	290	22,38	24,27	180	9,37	7,94
6. Leather & Leather Products	654	6,92	1,29	227	1,42	1,22
7. Rubber & Plastic Products	78	7,38	5,38	55	5,09	4,37
8. Chemicals & Chemical Products	376	212,87	202,76	201	21,66	10,70
(a) Heavy Industrial Chemicals	12	3,40	2,50	22	5,07	3,80
(b) Fertilisers	10	2,07	1,45	2	25	25
(c) Drugs & Pharmaceuticals	164	17,63	11,68	61	4,19	2,46
(d) Non-Edible Oils	3	56	49	4	60	34
(e) Other Chemicals & Chemical Products	187	189,21	186,64	112	11,55	3,85
9. Petroleum, Coal Products & Nuclear Fuels	24	1,14	1,05	14	7,71	7,35
10. Manufacture of Cement & Cement Products	87	3,04	2,80	113	4,83	4,52
11. Basic Metals & Metal Products	216	83,40	46,76	163	19,88	15,30
(a) Iron & Steel	19	70,75	39,45	24	15,00	11,74
(b) Non-Ferrous Metals	5	60	27	14	1,40	91
(c) Metal Products	192	12,05	7,03	125	3,47	2,65
12. Engineering	1,010	609,26	537,59	368	5,02	4,69
(a) Heavy Engineering	20	3,92	3,45	10	74	63
(b) Light Engineering	400	585,00	517,33	169	2,41	2,28
(c) Electrical Machinery & Goods	348	7,96	6,28	148	1,35	1,34
(d) Electronic Machinery & Goods	242	12,37	10,52	41	51	44
13. Vehicles, Vehicle Parts & Transport Equipments	1,921	21,34	17,17	188	2,78	1,76
14. Other Industries	1,21,428	223,96	159,36	26,755	100,35	84,09
15. Electricity, Gas & Water	14	1,44	1,12	6	80	65
(a) Electricity Generation & Transmission	5	53	36	–	–	–
(b) Non-Conventional Energy	4	17	14	1	4	2
(c) Gas, Steam & Water Supply	5	75	62	5	76	64
16. Construction	3,879	66,96	60,67	2,807	29,15	24,78
III. TRANSPORT OPERATORS	35,766	114,26	89,39	10,469	64,33	49,18
IV. PROFESSIONAL AND OTHER SERVICES	29,445	167,37	99,64	11,123	70,74	59,57
V. PERSONAL LOANS	2,59,929	1675,69	1323,17	1,82,963	1425,61	1150,00
1. Loans for Purchase of Consumer Durables	6,731	28,54	22,77	6,549	31,91	24,65
2. Loans for Housing	25,740	636,82	536,89	14,639	309,43	279,80
3. Rest of the Personal Loans	2,27,458	1010,33	763,52	1,61,775	1084,26	845,55
VI. TRADE	3,83,229	1037,39	837,70	1,22,439	722,80	596,41
1. Wholesale Trade	15,807	70,37	53,39	3,631	61,25	46,90
2. Retail Trade	3,67,422	967,02	784,31	1,18,808	661,55	549,52
VII. FINANCE	2,101	34,92	30,52	1,035	19,04	16,64
VIII. ALL OTHERS	73,715	274,54	215,69	29,417	233,08	198,55
TOTAL BANK CREDIT	17,49,899	7043,78	5706,74	6,22,984	3787,51	3115,58
OF WHICH:						
1. Artisans and Village & Tiny Industries	1,05,517	181,50	123,14	23,398	111,64	88,06
2. Other Small Scale Industries	19,006	147,65	110,77	5,275	67,18	61,32

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2005**

EASTERN REGION

STATE : BIHAR

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	33,102	289,08	247,97	–	–	–
1. Direct Finance	32,197	242,33	207,77	–	–	–
2. Indirect Finance	905	46,76	40,20	–	–	–
II. INDUSTRY	12,326	848,24	693,35	–	–	–
1. Mining & Quarrying	57	9,52	7,30	–	–	–
2. Food Manufacturing & Processing	1,022	159,02	137,21	–	–	–
(a) Rice Mills, Flour & Dal Mills	574	27,76	19,06	–	–	–
(b) Sugar	11	96,39	90,24	–	–	–
(c) Edible Oils & Vanaspati	79	9,42	8,27	–	–	–
(d) Tea Processing	1	3	2	–	–	–
(e) Processing of Fruits & Vegetables	14	3,53	2,04	–	–	–
(f) Others	343	21,89	17,58	–	–	–
3. Beverage & Tobacco	30	13,75	12,11	–	–	–
4. Textiles	632	55,20	43,55	–	–	–
(a) Cotton Textiles	141	16,84	16,51	–	–	–
(b) Jute & Other Natural Fibre Textiles	44	8,49	4,05	–	–	–
(c) Handloom Textiles & Khadi	27	1,01	93	–	–	–
(d) Other Textiles & Textile Products	420	28,85	22,06	–	–	–
5. Paper, Paper Products & Printing	394	23,97	18,37	–	–	–
6. Leather & Leather Products	171	2,17	1,87	–	–	–
7. Rubber & Plastic Products	191	29,09	24,02	–	–	–
8. Chemicals & Chemical Products	400	33,14	27,71	–	–	–
(a) Heavy Industrial Chemicals	13	4,38	2,99	–	–	–
(b) Fertilisers	1	10	–	–	–	–
(c) Drugs & Pharmaceuticals	128	15,07	14,37	–	–	–
(d) Non-Edible Oils	2	55	27	–	–	–
(e) Other Chemicals & Chemical Products	256	13,05	10,08	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	18	2,26	2,13	–	–	–
10. Manufacture of Cement & Cement Products	118	23,40	23,16	–	–	–
11. Basic Metals & Metal Products	368	184,24	133,66	–	–	–
(a) Iron & Steel	112	131,34	99,90	–	–	–
(b) Non-Ferrous Metals	19	21,00	5,16	–	–	–
(c) Metal Products	237	31,89	28,61	–	–	–
12. Engineering	1,165	44,82	35,97	–	–	–
(a) Heavy Engineering	61	15,56	12,64	–	–	–
(b) Light Engineering	211	12,94	10,18	–	–	–
(c) Electrical Machinery & Goods	202	11,46	10,07	–	–	–
(d) Electronic Machinery & Goods	691	4,86	3,09	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	437	33,11	34,62	–	–	–
14. Other Industries	6,034	113,98	92,82	–	–	–
15. Electricity, Gas & Water	16	60,22	51,64	–	–	–
(a) Electricity Generation & Transmission	4	55,97	48,69	–	–	–
(b) Non-Conventional Energy	4	2,15	1,73	–	–	–
(c) Gas, Steam & Water Supply	8	2,10	1,23	–	–	–
16. Construction	1,273	60,34	47,21	–	–	–
III. TRANSPORT OPERATORS	5,112	60,46	48,28	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	6,875	250,23	182,32	–	–	–
V. PERSONAL LOANS	1,98,293	2241,94	1839,93	–	–	–
1. Loans for Purchase of Consumer Durables	6,431	40,27	33,34	–	–	–
2. Loans for Housing	28,487	819,52	742,42	–	–	–
3. Rest of the Personal Loans	1,63,375	1382,15	1064,16	–	–	–
VI. TRADE	42,859	854,34	705,83	–	–	–
1. Wholesale Trade	2,190	144,60	119,09	–	–	–
2. Retail Trade	40,669	709,74	586,74	–	–	–
VII. FINANCE	361	39,31	33,74	–	–	–
VIII. ALL OTHERS	32,702	373,36	294,71	–	–	–
TOTAL BANK CREDIT	3,31,630	4956,95	4046,14	–	–	–
OF WHICH:						
1. Artisans and Village & Tiny Industries	3,289	17,98	16,46	–	–	–
2. Other Small Scale Industries	4,853	180,56	142,86	–	–	–