

Table No. 5.7 - State and Population Group - Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March 1999 (Part 15 of 32)

EASTERN REGION

STATE : BIHAR

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit Outstanding		Accounts	Limit Outstanding	
	1	2	3	4	5	6
I. AGRICULTURE	9,89,783	1043,69	885,74	2,74,228	480,91	425,69
1. Direct Finance	9,77,026	1009,15	855,29	2,71,896	450,46	403,39
2. Indirect Finance	12,757	34,54	30,45	2,332	30,46	22,30
II. INDUSTRY	2,34,819	1320,06	1122,85	81,570	435,18	386,72
1. Mining & Quarrying	30	23,08	6,03	88	13,13	7,46
2. Food Manufacturing & Processing	2,949	100,26	71,48	1,937	70,14	53,90
(a) Rice Mills, Flour & Dal Mills	1,925	15,64	14,42	1,040	26,26	20,95
(b) Sugar	10	50,16	32,99	15	32,47	22,91
(c) Edible Oils & Vanaspati	478	6,06	4,98	342	3,21	2,92
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	1	25	41	4	18	15
(f) Others	535	28,16	18,68	536	8,01	6,97
3. Beverage & Tobacco	4	16	10	7	54	42
4. Textiles	869	10,53	9,59	544	8,91	7,76
(a) Cotton Textiles	30	67	63	51	66	64
(b) Jute Textiles	1	36	3	2	1,67	81
(c) Handloom Textiles & Khadi	173	88	67	34	1,84	1,82
(d) Other Textiles	665	8,63	8,26	457	4,74	4,50
5. Paper, Paper Products & Printing	97	9,34	10,52	247	4,15	3,82
6. Leather & Leather Products	205	1,00	1,01	266	4,03	3,50
7. Rubber & Rubber Products	28	4,94	2,66	46	1,89	1,53
8. Chemicals & Chemical Products	192	18,18	16,17	307	13,01	11,62
(a) Heavy Industrial Chemicals	18	9,45	7,83	22	1,77	1,69
(b) Fertilisers	2	1,52	1,78	4	56	31
(c) Drugs & Pharmaceuticals	44	54	50	74	3,19	3,01
(d) Non-Edible Oils	3	18	12	8	82	67
(e) Other Chemicals & Chemical Products	125	6,49	5,95	199	6,67	5,93
9. Petroleum, Coal Products & Nuclear Fuels	23	24,66	4,75	55	11,76	11,50
10. Manufacture of Cement & Cement Products	71	4,15	4,29	122	7,63	8,38
11. Basic Metals & Metal Products	395	513,36	478,27	515	34,48	31,39
(a) Iron & Steel	40	504,08	469,91	100	21,98	19,48
(b) Non-Ferrous Metals	7	1,81	1,10	3	9	9
(c) Other Metal Products	348	7,47	7,27	412	12,41	11,82
12. Engineering	332	95,90	82,87	664	18,37	16,43
(a) Heavy Engineering	17	40,09	34,71	39	3,82	3,48
(b) Light Engineering	176	45,93	39,65	294	10,04	8,99
(c) Electrical Machinery & Goods	134	9,14	7,91	318	3,85	3,58
(d) Electronic Machinery & Goods	5	75	59	13	66	38
13. Vehicles, Vehicle Parts & Transport Equipments	511	224,03	167,33	612	27,76	23,62
14. Other Industries	2,28,497	281,06	259,09	75,717	213,11	200,75
15. Electricity, Gas & Water	10	6,17	5,66	24	2,51	2,07
(a) Electricity Generation & Transmission	5	4,89	4,83	22	2,44	2,04
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	5	1,28	83	2	7	4
16. Construction	606	3,24	3,03	419	3,77	2,57
III. TRANSPORT OPERATORS	70,391	196,22	161,60	21,201	118,30	97,01
IV. PROFESSIONAL AND OTHER SERVICES	73,029	85,05	70,71	19,016	65,37	54,05
V. PERSONAL LOANS	2,34,268	450,08	379,80	1,49,755	402,34	354,22
1. Loans for Purchase of Consumer Durables	14,265	29,85	24,94	13,830	33,03	28,87
2. Loans for Housing	14,049	85,11	76,83	13,411	115,36	104,99
3. Rest of the Personal Loans	2,05,954	335,12	278,03	1,22,514	253,95	220,36
VI. TRADE	6,83,668	655,35	569,20	2,49,877	500,69	434,07
1. Wholesale Trade	10,706	40,72	35,96	6,203	64,11	56,65
2. Retail Trade	6,72,962	614,63	533,25	2,43,674	436,58	377,41
VII. FINANCE	1,074	5,27	4,78	381	12,01	7,96
VIII. ALL OTHERS	1,04,607	145,79	121,15	45,808	127,88	114,45

TOTAL BANK CREDIT	23,91,639	3901,52	3315,84	8,41,836	2142,67	1874,16
OF WHICH:						
1. Artisans & Village Industries	1,59,041	150,09	134,68	40,512	63,25	59,66
2. Other Small Scale Industries	64,711	196,32	182,28	35,543	203,48	187,16

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	47,918	188,04	170,60	-	-	-
1. Direct Finance	46,630	168,26	157,76	-	-	-
2. Indirect Finance	1,288	19,78	12,84	-	-	-
II. INDUSTRY	42,375	1805,16	1597,88	-	-	-
1. Mining & Quarrying	179	136,08	125,28	-	-	-
2. Food Manufacturing & Processing	1,104	108,17	88,75	-	-	-
(a) Rice Mills, Flour & Dal Mills	478	22,42	16,07	-	-	-
(b) Sugar	4	43,89	32,92	-	-	-
(c) Edible Oils & Vanaspati	212	6,84	6,73	-	-	-
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	6	63	61	-	-	-
(f) Others	404	34,39	32,42	-	-	-
3. Beverage & Tobacco	18	5,30	5,42	-	-	-
4. Textiles	1,323	43,68	40,58	-	-	-
(a) Cotton Textiles	153	8,33	7,67	-	-	-
(b) Jute Textiles	14	1,73	1,69	-	-	-
(c) Handloom Textiles & Khadi	151	3,50	3,70	-	-	-
(d) Other Textiles	1,005	30,12	27,52	-	-	-
5. Paper, Paper Products & Printing	471	16,64	15,48	-	-	-
6. Leather & Leather Products	173	3,13	3,02	-	-	-
7. Rubber & Rubber Products	81	7,23	6,10	-	-	-
8. Chemicals & Chemical Products	719	79,13	62,00	-	-	-
(a) Heavy Industrial Chemicals	22	12,47	8,85	-	-	-
(b) Fertilisers	15	5,98	2,21	-	-	-
(c) Drugs & Pharmaceuticals	233	28,53	26,46	-	-	-
(d) Non-Edible Oils	7	70	60	-	-	-
(e) Other Chemicals & Chemical Products	442	31,43	23,88	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	166	40,81	34,70	-	-	-
10. Manufacture of Cement & Cement Products	98	91,23	88,46	-	-	-
11. Basic Metals & Metal Products	1,007	568,04	512,02	-	-	-
(a) Iron & Steel	295	526,16	474,26	-	-	-
(b) Non-Ferrous Metals	33	4,18	3,45	-	-	-
(c) Other Metal Products	679	37,71	34,31	-	-	-
12. Engineering	969	304,20	277,13	-	-	-
(a) Heavy Engineering	112	238,90	224,45	-	-	-
(b) Light Engineering	347	11,32	9,81	-	-	-
(c) Electrical Machinery & Goods	419	45,16	35,49	-	-	-
(d) Electronic Machinery & Goods	91	8,83	7,37	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	491	116,02	85,29	-	-	-
14. Other Industries	35,241	228,00	213,49	-	-	-
15. Electricity, Gas & Water	32	13,39	3,20	-	-	-
(a) Electricity Generation & Transmission	8	12,40	2,53	-	-	-
(b) Non-Conventional Energy	1	4	6	-	-	-
(c) Gas, Steam & Water Supply	23	94	61	-	-	-
16. Construction	303	44,12	36,98	-	-	-
III. TRANSPORT OPERATORS	10,449	105,90	89,78	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	11,691	116,22	100,06	-	-	-
V. PERSONAL LOANS	1,66,479	651,47	576,76	-	-	-
1. Loans for Purchase of Consumer Durables	21,703	65,32	55,23	-	-	-
2. Loans for Housing	25,021	246,60	226,77	-	-	-
3. Rest of the Personal Loans	1,19,755	339,55	294,76	-	-	-
VI. TRADE	67,887	535,79	485,83	-	-	-
1. Wholesale Trade	5,024	218,12	190,89	-	-	-
2. Retail Trade	62,863	317,66	294,94	-	-	-
VII. FINANCE	491	68,10	65,92	-	-	-
VIII. ALL OTHERS	46,834	233,50	216,77	-	-	-
TOTAL BANK CREDIT	3,94,124	3704,17	3303,61	-	-	-
OF WHICH:						
1. Artisans & Village Industries	13,056	35,92	33,95	-	-	-
2. Other Small Scale Industries	24,946	360,91	323,65	-	-	-