

## State : Bihar

**Table No. 5.6 – State and Bank Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2000**

| EASTERN REGION                                     |                                           |                 | (Amount in Rupees Lakh)    |                    |                 |                            |                    |                 |                            |
|----------------------------------------------------|-------------------------------------------|-----------------|----------------------------|--------------------|-----------------|----------------------------|--------------------|-----------------|----------------------------|
| OCCUPATION                                         | STATE BANK OF INDIA<br>AND ITS ASSOCIATES |                 |                            | NATIONALISED BANKS |                 |                            | FOREIGN BANKS      |                 |                            |
|                                                    | No. of<br>Accounts                        | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts | Credit<br>Limit | Amount<br>Out-<br>standing |
|                                                    | 1                                         | 2               | 3                          | 4                  | 5               | 6                          | 7                  | 8               | 9                          |
| <b>I. AGRICULTURE</b>                              | <b>2,47,176</b>                           | <b>520,45</b>   | <b>470,49</b>              | <b>4,28,757</b>    | <b>724,09</b>   | <b>650,05</b>              | -                  | -               | -                          |
| 1. Direct Finance                                  | 2,44,453                                  | 498,33          | 454,41                     | 4,20,349           | 679,17          | 611,97                     | -                  | -               | -                          |
| 2. Indirect Finance                                | 2,723                                     | 22,11           | 16,08                      | 8,408              | 44,92           | 38,08                      | -                  | -               | -                          |
| <b>II. INDUSTRY</b>                                | <b>68,053</b>                             | <b>866,27</b>   | <b>749,31</b>              | <b>1,34,464</b>    | <b>2103,17</b>  | <b>1780,07</b>             | -                  | -               | -                          |
| 1. Mining & Quarrying                              | 188                                       | 42,32           | 11,38                      | 120                | 62,67           | 55,40                      | -                  | -               | -                          |
| 2. Food Manufacturing & Processing                 | 1,783                                     | 132,85          | 94,14                      | 5,500              | 98,24           | 80,04                      | -                  | -               | -                          |
| (a) Rice Mills, Flour & Dal Mills                  | 977                                       | 21,09           | 19,39                      | 3,119              | 30,80           | 23,83                      | -                  | -               | -                          |
| (b) Sugar                                          | 15                                        | 90,67           | 56,46                      | 14                 | 37,65           | 34,33                      | -                  | -               | -                          |
| (c) Edible Oils & Vanaspati                        | 299                                       | 7,58            | 6,52                       | 686                | 4,11            | 4,25                       | -                  | -               | -                          |
| (d) Tea Processing                                 | 1                                         | 4               | 4                          | 1                  | 72              | 74                         | -                  | -               | -                          |
| (e) Processing of Fruits & Vegetables              | 22                                        | 1,51            | 1,14                       | 7                  | 59              | 63                         | -                  | -               | -                          |
| (f) Others                                         | 469                                       | 11,97           | 10,59                      | 1,673              | 24,37           | 16,27                      | -                  | -               | -                          |
| 3. Beverage & Tobacco                              | 22                                        | 1,95            | 1,94                       | 26                 | 5,64            | 5,17                       | -                  | -               | -                          |
| 4. Textiles                                        | 741                                       | 19,35           | 16,73                      | 2,110              | 31,57           | 30,42                      | -                  | -               | -                          |
| (a) Cotton Textiles                                | 112                                       | 56              | 47                         | 104                | 6,42            | 5,43                       | -                  | -               | -                          |
| (b) Jute Textiles                                  | 4                                         | 35              | 34                         | 11                 | 3,03            | 2,79                       | -                  | -               | -                          |
| (c) Handloom Textiles & Khadi                      | 86                                        | 3,36            | 3,26                       | 284                | 2,53            | 2,64                       | -                  | -               | -                          |
| (d) Other Textiles                                 | 539                                       | 15,08           | 12,66                      | 1,711              | 19,58           | 19,56                      | -                  | -               | -                          |
| 5. Paper, Paper Products & Printing                | 213                                       | 11,20           | 7,82                       | 747                | 27,33           | 22,79                      | -                  | -               | -                          |
| 6. Leather & Leather Products                      | 204                                       | 7,12            | 6,91                       | 454                | 2,53            | 3,06                       | -                  | -               | -                          |
| 7. Rubber & Rubber Products                        | 38                                        | 2,45            | 2,28                       | 174                | 11,19           | 9,20                       | -                  | -               | -                          |
| 8. Chemicals & Chemical Products                   | 615                                       | 46,61           | 41,91                      | 1,076              | 50,14           | 44,10                      | -                  | -               | -                          |
| (a) Heavy Industrial Chemicals                     | 25                                        | 2,03            | 2,32                       | 32                 | 14,54           | 11,82                      | -                  | -               | -                          |
| (b) Fertilisers                                    | 11                                        | 2,82            | 2,53                       | 8                  | 2,85            | 2,83                       | -                  | -               | -                          |
| (c) Drugs & Pharmaceuticals                        | 221                                       | 10,65           | 8,34                       | 336                | 13,90           | 12,96                      | -                  | -               | -                          |
| (d) Non-Edible Oils                                | 5                                         | 14              | 10                         | 8                  | 1,13            | 66                         | -                  | -               | -                          |
| (e) Other Chemicals & Chemical Products            | 353                                       | 30,98           | 28,62                      | 692                | 17,73           | 15,83                      | -                  | -               | -                          |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 43                                        | 8,13            | 7,14                       | 139                | 30,84           | 27,00                      | -                  | -               | -                          |
| 10. Manufacture of Cement & Cement Products        | 137                                       | 12,11           | 10,41                      | 245                | 146,61          | 89,10                      | -                  | -               | -                          |
| 11. Basic Metals & Metal Products                  | 534                                       | 156,03          | 142,58                     | 1,474              | 933,08          | 789,75                     | -                  | -               | -                          |
| (a) Iron & Steel                                   | 125                                       | 109,24          | 98,20                      | 257                | 902,49          | 760,04                     | -                  | -               | -                          |
| (b) Non-Ferrous Metals                             | 11                                        | 6,38            | 5,48                       | 33                 | 4,60            | 4,28                       | -                  | -               | -                          |
| (c) Other Metal Products                           | 398                                       | 40,41           | 38,90                      | 1,184              | 25,99           | 25,43                      | -                  | -               | -                          |
| 12. Engineering                                    | 654                                       | 147,55          | 149,78                     | 1,985              | 148,58          | 127,63                     | -                  | -               | -                          |
| (a) Heavy Engineering                              | 86                                        | 130,51          | 133,33                     | 49                 | 59,32           | 44,59                      | -                  | -               | -                          |
| (b) Light Engineering                              | 366                                       | 3,92            | 4,14                       | 1,039              | 58,39           | 52,36                      | -                  | -               | -                          |
| (c) Electrical Machinery & Goods                   | 162                                       | 9,61            | 9,03                       | 846                | 21,40           | 21,96                      | -                  | -               | -                          |
| (d) Electronic Machinery & Goods                   | 40                                        | 3,51            | 3,28                       | 51                 | 9,48            | 8,73                       | -                  | -               | -                          |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 766                                       | 38,15           | 30,78                      | 956                | 154,02          | 123,96                     | -                  | -               | -                          |
| 14. Other Industries                               | 61,924                                    | 223,33          | 209,16                     | 1,17,883           | 346,83          | 332,02                     | -                  | -               | -                          |
| 15. Electricity, Gas & Water                       | 51                                        | 4,83            | 3,98                       | 15                 | 10,77           | 82                         | -                  | -               | -                          |
| (a) Electricity Generation & Transmission          | 4                                         | 28              | 19                         | 9                  | 10,57           | 60                         | -                  | -               | -                          |
| (b) Non-Conventional Energy                        | -                                         | -               | -                          | 1                  | 3               | 2                          | -                  | -               | -                          |
| (c) Gas, Steam & Water Supply                      | 47                                        | 4,55            | 3,78                       | 5                  | 17              | 20                         | -                  | -               | -                          |
| 16. Construction                                   | 140                                       | 12,28           | 12,37                      | 1,560              | 43,11           | 39,63                      | -                  | -               | -                          |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>14,707</b>                             | <b>118,12</b>   | <b>94,35</b>               | <b>46,034</b>      | <b>247,51</b>   | <b>203,48</b>              | -                  | -               | -                          |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>8,356</b>                              | <b>54,34</b>    | <b>44,20</b>               | <b>60,066</b>      | <b>188,67</b>   | <b>159,62</b>              | -                  | -               | -                          |
| <b>V. PERSONAL LOANS</b>                           | <b>2,15,777</b>                           | <b>717,98</b>   | <b>619,23</b>              | <b>2,97,701</b>    | <b>981,72</b>   | <b>863,07</b>              | -                  | -               | -                          |

|                                            |                 |                |                |                  |                |                |   |   |   |
|--------------------------------------------|-----------------|----------------|----------------|------------------|----------------|----------------|---|---|---|
| 1. Loans for Purchase of Consumer Durables | 24,160          | 71,72          | 57,73          | 23,648           | 65,42          | 56,15          | - | - | - |
| 2. Loans for Housing                       | 25,667          | 206,84         | 189,13         | 53,767           | 310,14         | 277,92         | - | - | - |
| 3. Rest of the Personal Loans              | 1,65,950        | 439,42         | 372,37         | 2,20,286         | 606,16         | 529,00         | - | - | - |
| <b>VI. TRADE</b>                           | <b>1,45,599</b> | <b>623,64</b>  | <b>580,65</b>  | <b>2,64,096</b>  | <b>869,58</b>  | <b>789,56</b>  | - | - | - |
| 1. Wholesale Trade                         | 13,357          | 124,41         | 115,02         | 15,795           | 156,46         | 133,74         | - | - | - |
| 2. Retail Trade                            | 1,32,242        | 499,23         | 465,64         | 2,48,301         | 713,12         | 655,82         | - | - | - |
| <b>VII. FINANCE</b>                        | <b>1,704</b>    | <b>17,45</b>   | <b>15,08</b>   | <b>1,487</b>     | <b>45,89</b>   | <b>43,62</b>   | - | - | - |
| <b>VIII. ALL OTHERS</b>                    | <b>49,068</b>   | <b>286,60</b>  | <b>265,12</b>  | <b>94,705</b>    | <b>427,45</b>  | <b>379,90</b>  | - | - | - |
| <b>TOTAL BANK CREDIT</b>                   | <b>7,50,440</b> | <b>3204,84</b> | <b>2838,43</b> | <b>13,27,310</b> | <b>5588,08</b> | <b>4869,37</b> | - | - | - |
| OF WHICH: 1. Artisans & Village Industries | 25,864          | 44,38          | 42,53          | 48,624           | 86,31          | 83,27          | - | - | - |
| 2. Other Small Scale Industries            | 31,245          | 271,31         | 250,53         | 59,604           | 360,17         | 334,99         | - | - | - |

| OCCUPATION                                         | REGIONAL RURAL BANKS |               |                     | OTHER SCHEDULED COMMERCIAL BANKS |              |                     | ALL SCHEDULED COMMERCIAL BANKS |                |                     |
|----------------------------------------------------|----------------------|---------------|---------------------|----------------------------------|--------------|---------------------|--------------------------------|----------------|---------------------|
|                                                    | No. of Accounts      | Credit Limit  | Amount Out-standing | No. of Accounts                  | Credit Limit | Amount Out-standing | No. of Accounts                | Credit Limit   | Amount Out-standing |
|                                                    | 10                   | 11            | 12                  | 13                               | 14           | 15                  | 16                             | 17             | 18                  |
| <b>I. AGRICULTURE</b>                              | <b>5,55,506</b>      | <b>399,79</b> | <b>302,16</b>       | <b>6</b>                         | <b>7</b>     | <b>5</b>            | <b>12,31,445</b>               | <b>1644,40</b> | <b>1422,75</b>      |
| 1. Direct Finance                                  | 5,39,292             | 388,69        | 293,33              | 6                                | 7            | 5                   | 12,04,100                      | 1566,27        | 1359,77             |
| 2. Indirect Finance                                | 16,214               | 11,10         | 8,83                | -                                | -            | -                   | 27,345                         | 78,13          | 62,99               |
| <b>II. INDUSTRY</b>                                | <b>1,45,450</b>      | <b>94,92</b>  | <b>76,93</b>        | <b>271</b>                       | <b>61,21</b> | <b>50,09</b>        | <b>3,48,238</b>                | <b>3125,57</b> | <b>2656,40</b>      |
| 1. Mining & Quarrying                              | 1                    | 4             | 2                   | -                                | -            | -                   | 309                            | 105,02         | 66,80               |
| 2. Food Manufacturing & Processing                 | 2,501                | 4,30          | 3,50                | 15                               | 66           | 32                  | 9,799                          | 236,05         | 178,00              |
| (a) Rice Mills, Flour & Dal Mills                  | 105                  | 1,69          | 1,62                | 15                               | 66           | 32                  | 4,216                          | 54,25          | 45,16               |
| (b) Sugar                                          | -                    | -             | -                   | -                                | -            | -                   | 29                             | 128,32         | 90,79               |
| (c) Edible Oils & Vanaspati                        | 30                   | 13            | 12                  | -                                | -            | -                   | 1,015                          | 11,81          | 10,88               |
| (d) Tea Processing                                 | -                    | -             | -                   | -                                | -            | -                   | 2                              | 76             | 78                  |
| (e) Processing of Fruits & Vegetables              | -                    | -             | -                   | -                                | -            | -                   | 29                             | 2,09           | 1,77                |
| (f) Others                                         | 2,366                | 2,48          | 1,76                | -                                | -            | -                   | 4,508                          | 38,82          | 28,62               |
| 3. Beverage & Tobacco                              | 1                    | 8             | -                   | -                                | -            | -                   | 49                             | 7,67           | 7,11                |
| 4. Textiles                                        | 35                   | 19            | 18                  | 1                                | 3            | 3                   | 2,887                          | 51,14          | 47,36               |
| (a) Cotton Textiles                                | -                    | -             | -                   | 1                                | 3            | 3                   | 217                            | 7,01           | 5,93                |
| (b) Jute Textiles                                  | -                    | -             | -                   | -                                | -            | -                   | 15                             | 3,39           | 3,14                |
| (c) Handloom Textiles & Khadi                      | 1                    | 1             | 1                   | -                                | -            | -                   | 371                            | 5,90           | 5,90                |
| (d) Other Textiles                                 | 34                   | 19            | 17                  | -                                | -            | -                   | 2,284                          | 34,85          | 32,40               |
| 5. Paper, Paper Products & Printing                | 23                   | 10            | 9                   | 5                                | 8            | 4                   | 988                            | 38,70          | 30,73               |
| 6. Leather & Leather Products                      | 1                    | -             | -                   | 5                                | 2            | 2                   | 664                            | 9,68           | 9,99                |
| 7. Rubber & Rubber Products                        | 5                    | 2             | 2                   | -                                | -            | -                   | 217                            | 13,66          | 11,50               |
| 8. Chemicals & Chemical Products                   | 18                   | 14            | 8                   | 10                               | 3,46         | 3,43                | 1,719                          | 100,36         | 89,53               |
| (a) Heavy Industrial Chemicals                     | -                    | -             | -                   | -                                | -            | -                   | 57                             | 16,57          | 14,14               |
| (b) Fertilisers                                    | -                    | -             | -                   | -                                | -            | -                   | 19                             | 5,67           | 5,37                |
| (c) Drugs & Pharmaceuticals                        | 5                    | 2             | 2                   | -                                | -            | -                   | 562                            | 24,57          | 21,32               |
| (d) Non-Edible Oils                                | 1                    | 5             | -                   | -                                | -            | -                   | 14                             | 1,32           | 76                  |
| (e) Other Chemicals & Chemical Products            | 12                   | 7             | 6                   | 10                               | 3,46         | 3,43                | 1,067                          | 52,24          | 47,94               |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 2                    | 8             | 6                   | 2                                | 7            | 7                   | 186                            | 39,12          | 34,27               |
| 10. Manufacture of Cement & Cement Products        | 1                    | 1             | -                   | -                                | -            | -                   | 383                            | 158,72         | 99,52               |
| 11. Basic Metals & Metal Products                  | 8                    | 4             | 3                   | 6                                | 1,90         | 1,50                | 2,022                          | 1091,05        | 933,86              |
| (a) Iron & Steel                                   | -                    | -             | -                   | 6                                | 1,90         | 1,50                | 388                            | 1013,63        | 859,73              |
| (b) Non-Ferrous Metals                             | -                    | -             | -                   | -                                | -            | -                   | 44                             | 10,98          | 9,76                |
| (c) Other Metal Products                           | 8                    | 4             | 3                   | -                                | -            | -                   | 1,590                          | 66,43          | 64,37               |
| 12. Engineering                                    | 28                   | 16            | 13                  | 22                               | 28,24        | 21,39               | 2,689                          | 324,53         | 298,94              |
| (a) Heavy Engineering                              | 2                    | 5             | 5                   | 4                                | 19,98        | 13,42               | 141                            | 209,86         | 191,38              |
| (b) Light Engineering                              | 7                    | 3             | 1                   | 14                               | 21           | 12                  | 1,426                          | 62,55          | 56,63               |
| (c) Electrical Machinery & Goods                   | 19                   | 8             | 7                   | 3                                | 8,00         | 7,81                | 1,030                          | 39,08          | 38,87               |
| (d) Electronic Machinery & Goods                   | -                    | -             | -                   | 1                                | 5            | 5                   | 92                             | 13,04          | 12,06               |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 22                   | 11            | 8                   | 11                               | 25,17        | 22,06               | 1,755                          | 217,45         | 176,89              |
| 14. Other Industries                               | 1,42,792             | 89,57         | 72,65               | 181                              | 68           | 61                  | 3,22,780                       | 660,42         | 614,44              |
| 15. Electricity, Gas & Water                       | -                    | -             | -                   | -                                | -            | -                   | 66                             | 15,60          | 4,79                |
| (a) Electricity Generation & Transmission          | -                    | -             | -                   | -                                | -            | -                   | 13                             | 10,85          | 79                  |
| (b) Non-Conventional Energy                        | -                    | -             | -                   | -                                | -            | -                   | 1                              | 3              | 2                   |
| (c) Gas, Steam & Water Supply                      | -                    | -             | -                   | -                                | -            | -                   | 52                             | 4,72           | 3,98                |

|                                            |                  |                |               |              |              |              |                  |                 |                |
|--------------------------------------------|------------------|----------------|---------------|--------------|--------------|--------------|------------------|-----------------|----------------|
| 16. Construction                           | 12               | 9              | 7             | 13           | 91           | 62           | 1,725            | 56,39           | 52,68          |
| <b>III. TRANSPORT OPERATORS</b>            | <b>60,739</b>    | <b>104,16</b>  | <b>82,10</b>  | <b>56</b>    | <b>62</b>    | <b>53</b>    | <b>1,21,536</b>  | <b>470,42</b>   | <b>380,47</b>  |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>33,281</b>    | <b>27,26</b>   | <b>21,34</b>  | <b>84</b>    | <b>1,26</b>  | <b>1,11</b>  | <b>1,01,787</b>  | <b>271,54</b>   | <b>226,27</b>  |
| <b>V. PERSONAL LOANS</b>                   | <b>1,38,880</b>  | <b>231,85</b>  | <b>186,32</b> | <b>899</b>   | <b>4,13</b>  | <b>3,36</b>  | <b>6,53,257</b>  | <b>1935,68</b>  | <b>1671,98</b> |
| 1. Loans for Purchase of Consumer Durables | 7,454            | 16,25          | 13,05         | 42           | 24           | 17           | 55,304           | 153,63          | 127,11         |
| 2. Loans for Housing                       | 7,000            | 44,40          | 41,78         | 66           | 51           | 48           | 86,500           | 561,89          | 509,30         |
| 3. Rest of the Personal Loans              | 1,24,426         | 171,21         | 131,49        | 791          | 3,38         | 2,72         | 5,11,453         | 1220,16         | 1035,57        |
| <b>VI. TRADE</b>                           | <b>3,56,054</b>  | <b>272,53</b>  | <b>224,61</b> | <b>247</b>   | <b>5,24</b>  | <b>4,54</b>  | <b>7,65,996</b>  | <b>1770,99</b>  | <b>1599,37</b> |
| 1. Wholesale Trade                         | 7,272            | 9,85           | 7,85          | 66           | 3,08         | 2,81         | 36,490           | 293,81          | 259,42         |
| 2. Retail Trade                            | 3,48,782         | 262,67         | 216,76        | 181          | 2,16         | 1,74         | 7,29,506         | 1477,18         | 1339,95        |
| <b>VII. FINANCE</b>                        | <b>-</b>         | <b>-</b>       | <b>-</b>      | <b>3</b>     | <b>1,12</b>  | <b>1,12</b>  | <b>3,194</b>     | <b>64,46</b>    | <b>59,82</b>   |
| <b>VIII. ALL OTHERS</b>                    | <b>40,437</b>    | <b>32,90</b>   | <b>25,70</b>  | <b>298</b>   | <b>1,89</b>  | <b>1,79</b>  | <b>1,84,508</b>  | <b>748,84</b>   | <b>672,51</b>  |
| <b>TOTAL BANK CREDIT</b>                   | <b>13,30,347</b> | <b>1163,41</b> | <b>919,16</b> | <b>1,864</b> | <b>75,55</b> | <b>62,60</b> | <b>34,09,961</b> | <b>10031,89</b> | <b>8689,56</b> |
| OF WHICH: 1. Artisans & Village Industries | 1,20,340         | 71,42          | 57,26         | 101          | 13           | 13           | 1,94,929         | 202,24          | 183,19         |
| 2. Other Small Scale Industries            | 19,005           | 15,49          | 13,44         | 116          | 6,41         | 3,01         | 1,09,970         | 653,39          | 601,97         |