

State : Bihar

Table No. 5.7 – State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March 2000

EASTERN REGION			(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	9,40,176	1051,23	890,34	2,54,127	465,34	417,95
1. Direct Finance	9,17,850	1020,13	864,01	2,50,516	441,49	397,36
2. Indirect Finance	22,326	31,09	26,34	3,611	23,85	20,60
II. INDUSTRY	2,17,913	947,30	721,87	77,845	529,00	456,36
1. Mining & Quarrying	32	2,39	2,08	117	13,51	10,95
2. Food Manufacturing & Processing	6,131	50,19	37,26	2,341	122,85	83,41
(a) Rice Mills, Flour & Dal Mills	2,301	12,91	11,78	1,305	17,05	14,87
(b) Sugar	6	15,58	11,51	20	92,48	56,27
(c) Edible Oils & Vanaspati	435	2,46	2,38	395	3,95	3,91
(d) Tea Processing	-	-	-	1	72	74
(e) Processing of Fruits & Vegetables	2	37	44	4	68	68
(f) Others	3,387	18,87	11,15	616	7,97	6,94
3. Beverage & Tobacco	5	1,45	1,14	25	1,36	1,11
4. Textiles	879	6,85	6,97	661	11,35	9,97
(a) Cotton Textiles	33	47	42	56	3,29	2,31
(b) Jute Textiles	-	-	-	1	1,80	1,46
(c) Handloom Textiles & Khadi	150	3,03	3,08	53	1,47	1,55
(d) Other Textiles	696	3,36	3,47	551	4,80	4,65
5. Paper, Paper Products & Printing	118	1,13	99	353	19,61	15,08
6. Leather & Leather Products	222	4,77	5,02	211	3,10	3,12
7. Rubber & Rubber Products	34	4,14	2,86	55	1,34	1,40
8. Chemicals & Chemical Products	333	14,85	12,89	496	16,86	14,00
(a) Heavy Industrial Chemicals	21	7,75	6,54	19	1,36	1,52
(b) Fertilisers	1	1,45	1,18	5	62	62
(c) Drugs & Pharmaceuticals	87	2,38	2,30	205	6,11	4,51
(d) Non-Edible Oils	5	29	20	4	21	20
(e) Other Chemicals & Chemical Products	219	2,98	2,67	263	8,57	7,15
9. Petroleum, Coal Products & Nuclear Fuels	14	2,09	1,65	61	11,90	11,56
10. Manufacture of Cement & Cement Products	141	2,17	2,21	138	21,10	17,68
11. Basic Metals & Metal Products	262	464,30	315,16	558	64,69	57,24
(a) Iron & Steel	19	458,21	309,65	126	39,82	31,56
(b) Non-Ferrous Metals	3	1,03	63	4	22	27
(c) Other Metal Products	240	5,06	4,88	428	24,65	25,41
12. Engineering	597	83,00	64,98	636	9,94	16,10
(a) Heavy Engineering	14	28,10	15,77	26	2,54	9,34
(b) Light Engineering	364	44,25	38,54	405	3,29	3,55
(c) Electrical Machinery & Goods	217	10,59	10,56	192	3,62	2,74
(d) Electronic Machinery & Goods	2	7	11	13	48	47
13. Vehicles, Vehicle Parts & Transport Equipments	817	56,45	41,43	486	22,15	18,54
14. Other Industries	2,07,900	248,16	222,97	71,412	205,91	193,20
15. Electricity, Gas & Water	13	2,37	1,66	13	86	85
(a) Electricity Generation & Transmission	1	5	2	7	55	57
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	12	2,31	1,65	6	31	28
16. Construction	415	3,00	2,60	282	2,48	2,16
III. TRANSPORT OPERATORS	79,231	224,41	180,25	27,320	131,08	104,28
IV. PROFESSIONAL AND OTHER SERVICES	67,932	83,30	66,91	19,466	72,51	62,38
V. PERSONAL LOANS	2,91,518	578,43	493,66	1,71,527	506,72	440,92
1. Loans for Purchase of Consumer Durables	16,616	35,04	28,68	16,568	46,05	38,89
2. Loans for Housing	24,579	109,01	98,79	22,703	144,59	129,17
3. Rest of the Personal Loans	2,50,323	434,38	366,19	1,32,256	316,08	272,85
VI. TRADE	5,19,010	631,05	553,15	1,67,661	496,59	456,97
1. Wholesale Trade	16,622	35,95	31,40	10,172	89,04	80,63
2. Retail Trade	5,02,388	595,10	521,75	1,57,489	407,55	376,35
VII. FINANCE	986	4,25	3,52	543	13,44	10,21
VIII. ALL OTHERS	97,473	184,66	169,28	39,899	159,47	148,01

TOTAL BANK CREDIT	22,14,239	3704,63	3078,99	7,58,388	2374,15	2097,08
OF WHICH: 1. Artisans & Village Industries	1,42,391	119,75	104,33	35,491	49,25	46,87
2. Other Small Scale Industries	54,605	151,89	139,07	31,102	221,75	207,09

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	37,142	127,83	114,46	-	-	-
1. Direct Finance	35,734	104,64	98,40	-	-	-
2. Indirect Finance	1,408	23,19	16,06	-	-	-
II. INDUSTRY	52,480	1649,27	1478,16	-	-	-
1. Mining & Quarrying	160	89,13	53,76	-	-	-
2. Food Manufacturing & Processing	1,327	63,02	57,33	-	-	-
(a) Rice Mills, Flour & Dal Mills	610	24,29	18,51	-	-	-
(b) Sugar	3	20,25	23,02	-	-	-
(c) Edible Oils & Vanaspati	185	5,40	4,59	-	-	-
(d) Tea Processing	1	4	4	-	-	-
(e) Processing of Fruits & Vegetables	23	1,05	64	-	-	-
(f) Others	505	11,99	10,53	-	-	-
3. Beverage & Tobacco	19	4,86	4,86	-	-	-
4. Textiles	1,347	32,94	30,43	-	-	-
(a) Cotton Textiles	128	3,26	3,20	-	-	-
(b) Jute Textiles	14	1,58	1,68	-	-	-
(c) Handloom Textiles & Khadi	168	1,41	1,27	-	-	-
(d) Other Textiles	1,037	26,69	24,27	-	-	-
5. Paper, Paper Products & Printing	517	17,97	14,66	-	-	-
6. Leather & Leather Products	231	1,80	1,85	-	-	-
7. Rubber & Rubber Products	128	8,18	7,24	-	-	-
8. Chemicals & Chemical Products	890	68,65	62,64	-	-	-
(a) Heavy Industrial Chemicals	17	7,46	6,09	-	-	-
(b) Fertilisers	13	3,60	3,56	-	-	-
(c) Drugs & Pharmaceuticals	270	16,08	14,51	-	-	-
(d) Non-Edible Oils	5	82	36	-	-	-
(e) Other Chemicals & Chemical Products	585	40,69	38,12	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	111	25,13	21,06	-	-	-
10. Manufacture of Cement & Cement Products	104	135,45	79,63	-	-	-
11. Basic Metals & Metal Products	1,202	562,06	561,46	-	-	-
(a) Iron & Steel	243	515,60	518,53	-	-	-
(b) Non-Ferrous Metals	37	9,74	8,86	-	-	-
(c) Other Metal Products	922	36,72	34,07	-	-	-
12. Engineering	1,456	231,59	217,86	-	-	-
(a) Heavy Engineering	101	179,22	166,28	-	-	-
(b) Light Engineering	657	15,00	14,53	-	-	-
(c) Electrical Machinery & Goods	621	24,87	25,56	-	-	-
(d) Electronic Machinery & Goods	77	12,49	11,49	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	452	138,86	116,92	-	-	-
14. Other Industries	43,468	206,35	198,27	-	-	-
15. Electricity, Gas & Water	40	12,38	2,28	-	-	-
(a) Electricity Generation & Transmission	5	10,25	21	-	-	-
(b) Non-Conventional Energy	1	3	2	-	-	-
(c) Gas, Steam & Water Supply	34	2,10	2,05	-	-	-
16. Construction	1,028	50,91	47,93	-	-	-
III. TRANSPORT OPERATORS	14,985	114,92	95,94	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	14,389	115,72	96,98	-	-	-
V. PERSONAL LOANS	1,90,212	850,53	737,40	-	-	-
1. Loans for Purchase of Consumer Durables	22,120	72,54	59,53	-	-	-
2. Loans for Housing	39,218	308,29	281,33	-	-	-
3. Rest of the Personal Loans	1,28,874	469,70	396,54	-	-	-
VI. TRADE	79,325	643,35	589,25	-	-	-
1. Wholesale Trade	9,696	168,82	147,39	-	-	-
2. Retail Trade	69,629	474,53	441,86	-	-	-
VII. FINANCE	1,665	46,77	46,08	-	-	-
VIII. ALL OTHERS	47,136	404,70	355,23	-	-	-
TOTAL BANK CREDIT	4,37,334	3953,10	3513,49	-	-	-
OF WHICH: 1. Artisans & Village Industries	17,047	33,24	31,98	-	-	-
2. Other Small Scale Industries	24,263	279,76	255,82	-	-	-