

**State : Bihar**

**Table No. 5.7 – State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation  
March 2001**

| 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                                        | 5,12,986                | 953,96            | 808,57  | 1,84,166   | 475,78            | 410,31  |
|                                            | 1. Direct Finance                                  | 5,05,639                | 893,81            | 759,63  | 1,82,379   | 439,25            | 380,91  |
|                                            | 2. Indirect Finance                                | 7,347                   | 60,15             | 48,93   | 1,787      | 36,52             | 29,40   |
| II.                                        | INDUSTRY                                           | 1,59,110                | 292,17            | 248,54  | 51,997     | 333,62            | 289,17  |
|                                            | 1. Mining & Quarrying                              | 20                      | 1,23              | 1,15    | 34         | 1,80              | 1,57    |
|                                            | 2. Food Manufacturing & Processing                 | 4,698                   | 36,75             | 31,73   | 1,162      | 97,94             | 78,31   |
|                                            | (a) Rice Mills, Flour & Dal Mills                  | 1,478                   | 12,61             | 11,55   | 794        | 15,91             | 12,17   |
|                                            | (b) Sugar                                          | 8                       | 14,57             | 12,08   | 15         | 73,37             | 58,78   |
|                                            | (c) Edible Oils & Vanaspati                        | 265                     | 2,30              | 2,07    | 146        | 1,56              | 1,44    |
|                                            | (d) Tea Processing                                 | —                       | —                 | —       | —          | —                 | —       |
|                                            | (e) Processing of Fruits & Vegetables              | 1                       | 15                | 7       | 4          | 19                | 20      |
|                                            | (f) Others                                         | 2,946                   | 7,12              | 5,96    | 203        | 6,91              | 5,72    |
|                                            | 3. Beverage & Tobacco                              | 9                       | 1,76              | 84      | 15         | 1,05              | 87      |
|                                            | 4. Textiles                                        | 389                     | 3,23              | 2,42    | 473        | 7,85              | 7,23    |
|                                            | (a) Cotton Textiles                                | 29                      | 14                | 14      | 10         | 2,39              | 1,89    |
|                                            | (b) Jute Textiles                                  | —                       | —                 | —       | —          | —                 | —       |
|                                            | (c) Handloom Textiles & Khadi                      | 4                       | 3                 | 3       | 19         | 1,16              | 1,15    |
|                                            | (d) Other Textiles                                 | 356                     | 3,06              | 2,26    | 444        | 4,30              | 4,19    |
|                                            | 5. Paper, Paper Products & Printing                | 46                      | 87                | 81      | 175        | 21,07             | 15,44   |
|                                            | 6. Leather & Leather Products                      | 186                     | 94                | 90      | 152        | 2,00              | 1,92    |
|                                            | 7. Rubber & Rubber Products                        | 15                      | 8,79              | 6,73    | 24         | 28                | 28      |
|                                            | 8. Chemicals & Chemical Products                   | 120                     | 4,36              | 2,51    | 264        | 17,04             | 17,67   |
|                                            | (a) Heavy Industrial Chemicals                     | 3                       | 1,75              | 65      | 5          | 61                | 62      |
|                                            | (b) Fertilisers                                    | —                       | —                 | —       | 9          | 10,40             | 11,52   |
|                                            | (c) Drugs & Pharmaceuticals                        | 21                      | 48                | 33      | 181        | 2,09              | 1,92    |
|                                            | (d) Non-Edible Oils                                | 2                       | 16                | 3       | 4          | 38                | 38      |
|                                            | (e) Other Chemicals & Chemical Products            | 94                      | 1,97              | 1,50    | 65         | 3,56              | 3,24    |
|                                            | 9. Petroleum, Coal Products & Nuclear Fuels        | 9                       | 2,11              | 88      | 40         | 9,71              | 8,49    |
|                                            | 10. Manufacture of Cement & Cement Products        | 50                      | 28                | 27      | 70         | 13,25             | 16,98   |
|                                            | 11. Basic Metals & Metal Products                  | 126                     | 3,85              | 3,48    | 180        | 9,14              | 7,86    |
|                                            | (a) Iron & Steel                                   | 7                       | 1,61              | 1,50    | 15         | 5,44              | 4,07    |
|                                            | (b) Non-Ferrous Metals                             | 1                       | 10                | 3       | 3          | 28                | 32      |
|                                            | (c) Other Metal Products                           | 118                     | 2,14              | 1,96    | 162        | 3,41              | 3,47    |
|                                            | 12. Engineering                                    | 173                     | 2,71              | 1,91    | 274        | 3,14              | 2,57    |
|                                            | (a) Heavy Engineering                              | 11                      | 1,17              | 58      | 11         | 63                | 53      |
|                                            | (b) Light Engineering                              | 62                      | 93                | 77      | 155        | 1,12              | 99      |
|                                            | (c) Electrical Machinery & Goods                   | 99                      | 57                | 52      | 103        | 1,17              | 84      |
|                                            | (d) Electronic Machinery & Goods                   | 1                       | 4                 | 4       | 5          | 23                | 21      |
|                                            | 13. Vehicles, Vehicle Parts & Transport Equipments | 393                     | 12,10             | 7,77    | 119        | 3,19              | 2,75    |
|                                            | 14. Other Industries                               | 1,52,841                | 212,44            | 186,47  | 48,600     | 143,42            | 125,08  |
|                                            | 15. Electricity, Gas & Water                       | 5                       | 34                | 30      | 5          | 39                | 28      |
|                                            | (a) Electricity Generation & Transmission          | 2                       | 25                | 23      | 1          | 10                | 10      |
|                                            | (b) Non-Conventional Energy                        | —                       | —                 | —       | 1          | 3                 | 1       |
|                                            | (c) Gas, Steam & Water Supply                      | 3                       | 9                 | 8       | 3          | 26                | 17      |
|                                            | 16. Construction                                   | 30                      | 40                | 38      | 410        | 2,37              | 1,87    |
| III.                                       | TRANSPORT OPERATORS                                | 37,717                  | 103,72            | 81,45   | 10,172     | 46,97             | 36,86   |
| IV.                                        | PROFESSIONAL AND OTHER SERVICES                    | 42,122                  | 69,41             | 59,89   | 13,512     | 50,07             | 44,10   |
| V.                                         | PERSONAL LOANS                                     | 1,89,498                | 475,88            | 406,45  | 1,10,979   | 359,78            | 316,17  |
|                                            | 1. Loans for Purchase of Consumer Durables         | 7,957                   | 21,78             | 18,02   | 9,497      | 22,85             | 19,78   |
|                                            | 2. Loans for Housing                               | 13,249                  | 106,26            | 96,56   | 13,977     | 112,37            | 104,55  |
|                                            | 3. Rest of the Personal Loans                      | 1,68,292                | 347,84            | 291,88  | 87,505     | 224,56            | 191,85  |
| VI.                                        | TRADE                                              | 3,01,064                | 417,47            | 355,91  | 91,134     | 271,72            | 242,39  |
|                                            | 1. Wholesale Trade                                 | 10,526                  | 32,61             | 26,45   | 5,462      | 55,07             | 48,37   |
|                                            | 2. Retail Trade                                    | 2,90,538                | 384,87            | 329,46  | 85,672     | 216,65            | 194,02  |
| VII.                                       | FINANCE                                            | 125                     | 7,11              | 8,63    | 62         | 4,43              | 2,87    |
| VIII.                                      | ALL OTHERS                                         | 38,461                  | 114,82            | 99,88   | 17,978     | 114,26            | 91,21   |
| TOTAL BANK CREDIT                          |                                                    | 12,81,083               | 2434,52           | 2069,31 | 4,80,000   | 1656,63           | 1433,08 |
| OF WHICH: 1. Artisans & Village Industries |                                                    | 89,124                  | 90,66             | 75,59   | 19,566     | 39,74             | 29,41   |
| 2. Other Small Scale Industries            |                                                    | 36,516                  | 97,56             | 91.01   | 19,215     | 129,75            | 117,06  |

| OCCUPATION                                         | URBAN           |                   |                | METROPOLITAN |                   |        |
|----------------------------------------------------|-----------------|-------------------|----------------|--------------|-------------------|--------|
|                                                    | No. of          | Credit            | Amount         | No. of       | Credit            | Amount |
|                                                    | Accounts        | Limit Outstanding |                | Accounts     | Limit Outstanding |        |
|                                                    | 7               | 8                 | 9              | 10           | 11                | 12     |
| <b>I. AGRICULTURE</b>                              | <b>33,004</b>   | <b>139,98</b>     | <b>119,43</b>  | —            | —                 | —      |
| 1. Direct Finance                                  | 32,475          | 112,23            | 99,31          | —            | —                 | —      |
| 2. Indirect Finance                                | 529             | 27,75             | 20,13          | —            | —                 | —      |
| <b>II. INDUSTRY</b>                                | <b>26,532</b>   | <b>535,26</b>     | <b>430,87</b>  | —            | —                 | —      |
| 1. Mining & Quarrying                              | 24              | 4,52              | 2,57           | —            | —                 | —      |
| 2. Food Manufacturing & Processing                 | 564             | 61,61             | 27,05          | —            | —                 | —      |
| (a) Rice Mills, Flour & Dal Mills                  | 308             | 23,10             | 15,56          | —            | —                 | —      |
| (b) Sugar                                          | 2               | 24,62             | 7              | —            | —                 | —      |
| (c) Edible Oils & Vanaspati                        | 82              | 3,82              | 3,28           | —            | —                 | —      |
| (d) Tea Processing                                 | —               | —                 | —              | —            | —                 | —      |
| (e) Processing of Fruits & Vegetables              | 1               | 1,75              | 1,99           | —            | —                 | —      |
| (f) Others                                         | 171             | 8,31              | 6,15           | —            | —                 | —      |
| 3. Beverage & Tobacco                              | 20              | 7,33              | 6,68           | —            | —                 | —      |
| 4. Textiles                                        | 547             | 24,55             | 23,29          | —            | —                 | —      |
| (a) Cotton Textiles                                | 54              | 2,44              | 2,09           | —            | —                 | —      |
| (b) Jute Textiles                                  | 8               | 1,58              | 1,39           | —            | —                 | —      |
| (c) Handloom Textiles & Khadi                      | 23              | 46                | 39             | —            | —                 | —      |
| (d) Other Textiles                                 | 462             | 20,07             | 19,41          | —            | —                 | —      |
| 5. Paper, Paper Products & Printing                | 282             | 20,10             | 17,08          | —            | —                 | —      |
| 6. Leather & Leather Products                      | 93              | 3,39              | 2,72           | —            | —                 | —      |
| 7. Rubber & Rubber Products                        | 45              | 3,91              | 2,53           | —            | —                 | —      |
| 8. Chemicals & Chemical Products                   | 503             | 47,85             | 41,89          | —            | —                 | —      |
| (a) Heavy Industrial Chemicals                     | 8               | 6,54              | 3,46           | —            | —                 | —      |
| (b) Fertilisers                                    | 12              | 4,78              | 4,30           | —            | —                 | —      |
| (c) Drugs & Pharmaceuticals                        | 145             | 11,69             | 11,43          | —            | —                 | —      |
| (d) Non-Edible Oils                                | 2               | 11                | 12             | —            | —                 | —      |
| (e) Other Chemicals & Chemical Products            | 336             | 24,72             | 22,58          | —            | —                 | —      |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 6               | 1,09              | 86             | —            | —                 | —      |
| 10. Manufacture of Cement & Cement Products        | 47              | 10,28             | 10,55          | —            | —                 | —      |
| 11. Basic Metals & Metal Products                  | 426             | 145,37            | 123,12         | —            | —                 | —      |
| (a) Iron & Steel                                   | 109             | 111,03            | 92,05          | —            | —                 | —      |
| (b) Non-Ferrous Metals                             | 9               | 2,02              | 1,98           | —            | —                 | —      |
| (c) Other Metal Products                           | 308             | 32,32             | 29,09          | —            | —                 | —      |
| 12. Engineering                                    | 276             | 23,27             | 18,97          | —            | —                 | —      |
| (a) Heavy Engineering                              | 8               | 1,65              | 47             | —            | —                 | —      |
| (b) Light Engineering                              | 105             | 3,83              | 3,66           | —            | —                 | —      |
| (c) Electrical Machinery & Goods                   | 136             | 15,43             | 12,64          | —            | —                 | —      |
| (d) Electronic Machinery & Goods                   | 27              | 2,36              | 2,20           | —            | —                 | —      |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 199             | 9,46              | 8,32           | —            | —                 | —      |
| 14. Other Industries                               | 23,142          | 144,34            | 139,21         | —            | —                 | —      |
| 15. Electricity, Gas & Water                       | 17              | 21,72             | 1,00           | —            | —                 | —      |
| (a) Electricity Generation & Transmission          | 8               | 20,26             | 29             | —            | —                 | —      |
| (b) Non-Conventional Energy                        | 3               | 9                 | 8              | —            | —                 | —      |
| (c) Gas, Steam & Water Supply                      | 6               | 1,37              | 63             | —            | —                 | —      |
| 16. Construction                                   | 341             | 6,47              | 5,02           | —            | —                 | —      |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>5,450</b>    | <b>50,62</b>      | <b>40,87</b>   | —            | —                 | —      |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>10,422</b>   | <b>102,92</b>     | <b>81,40</b>   | —            | —                 | —      |
| <b>V. PERSONAL LOANS</b>                           | <b>1,48,744</b> | <b>711,98</b>     | <b>622,90</b>  | —            | —                 | —      |
| 1. Loans for Purchase of Consumer Durables         | 11,624          | 40,24             | 32,99          | —            | —                 | —      |
| 2. Loans for Housing                               | 30,996          | 317,78            | 291,96         | —            | —                 | —      |
| 3. Rest of the Personal Loans                      | 1,06,124        | 353,96            | 297,95         | —            | —                 | —      |
| <b>VI. TRADE</b>                                   | <b>58,907</b>   | <b>508,50</b>     | <b>442,47</b>  | —            | —                 | —      |
| 1. Wholesale Trade                                 | 5,696           | 141,60            | 117,31         | —            | —                 | —      |
| 2. Retail Trade                                    | 53,211          | 366,90            | 325,16         | —            | —                 | —      |
| <b>VII. FINANCE</b>                                | <b>28</b>       | <b>7,80</b>       | <b>7,97</b>    | —            | —                 | —      |
| <b>VIII. ALL OTHERS</b>                            | <b>25,660</b>   | <b>353,59</b>     | <b>298,86</b>  | —            | —                 | —      |
| <b>TOTAL BANK CREDIT</b>                           | <b>3,08,747</b> | <b>2410,63</b>    | <b>2044,78</b> | —            | —                 | —      |
| OF WHICH: 1. Artisans & Village Industries         | 5,390           | 14,70             | 13,99          | —            | —                 | —      |
| 2. Other Small Scale Industries                    | 14,240          | 196,30            | 179,88         | —            | —                 | —      |