

**Table No. 5.6 - State and Bank Group-Wise Classification of Outstanding
Credit of Scheduled Commercial Banks According to Occupation
March 1996 (Part 15 of 32)**

EASTERN REGION

STATE : BIHAR

(Amount in Rupees Lakh)

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6	7	8	9
I. AGRICULTURE	5,33,458	631,51	641,00	7,65,295	567,49	555,69	-	-	-
1. Direct Finance	5,27,813	453,19	451,34	7,57,706	506,94	506,02	-	-	-
2. Indirect Finance	5,645	178,32	189,65	7,589	60,55	49,67	-	-	-
II. INDUSTRY	1,21,614	630,98	556,51	1,60,240	1113,40	1062,90	9	26,99	23,98
1. Mining & Quarrying	315	12,91	9,06	609	28,90	28,92	-	-	-
2. Food Manufacturing and Processing	4,421	68,31	53,63	7,590	112,85	107,98	-	-	-
(a) Rice Mills, Flour and Dal Mills	1,760	16,42	15,24	2,911	29,97	29,79	-	-	-
(b) Sugar	32	38,70	25,50	24	48,93	40,04	-	-	-
(c) Edible Oils and Vanaspati	751	5,63	5,68	1,464	19,05	21,18	-	-	-
(d) Tea Processing	6	2	2	4	2	2	-	-	-
(e) Processing of Fruits & Vegetables	41	30	36	30	50	65	-	-	-
(f) Others	1,831	7,24	6,83	3,157	14,38	16,30	-	-	-
3. Beverage and Tobacco	124	1,25	1,19	129	5,14	4,03	-	-	-
4. Textiles	1,526	13,98	13,26	2,372	43,08	44,96	-	-	-
(a) Cotton Textiles	115	1,03	1,33	612	11,24	11,68	-	-	-
(b) Jute Textiles	29	68	70	35	5,32	4,00	-	-	-
(c) Handloom Textiles & Khadi	66	49	56	102	9,30	9,79	-	-	-
(d) Other Textiles	1,316	11,78	10,67	1,623	17,21	19,49	-	-	-
5. Paper, Paper Products and Printing	521	9,99	9,90	995	13,13	14,76	-	-	-
6. Leather and Leather Products	312	2,99	3,48	413	6,60	8,07	-	-	-
7. Rubber and Rubber Products	108	5,00	4,46	120	5,93	6,33	-	-	-
8. Chemicals and Chemical Products	752	41,12	38,88	1,026	38,85	38,48	-	-	-
(a) Heavy Industrial Chemicals	65	8,62	7,63	90	11,43	10,05	-	-	-
(b) Fertilizers	27	14,10	12,20	29	5,30	3,58	-	-	-
(c) Drugs and Pharmaceuticals	128	3,15	2,79	221	9,11	11,86	-	-	-
(d) Non-Edible Oils	17	43	1,55	32	95	99	-	-	-
(e) Other Chemicals & Chemical Products	515	14,82	14,71	654	12,06	11,99	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	166	5,09	4,33	369	33,90	31,42	-	-	-
10. Manufacture of Cement & Cement Products	221	12,18	11,18	209	23,05	22,96	-	-	-
11. Basic Metals & Metal Products	1,620	94,73	85,36	2,304	175,46	159,55	5	16,49	13,47
(a) Iron and Steel	317	57,56	48,12	585	140,16	128,27	1	3,50	3,60
(b) Non-Ferrous Metals	59	3,55	3,18	80	4,26	3,80	-	-	-
(c) Other Metal Products	1,244	33,62	34,06	1,639	31,04	27,47	4	12,99	9,87
12. Engineering	925	60,50	53,07	1,472	135,27	122,97	2	8,13	8,13
(a) Heavy Engineering	138	38,72	34,21	165	37,87	36,97	-	-	-
(b) Light Engineering	345	10,25	7,59	575	71,67	61,88	-	-	-

(c) Electrical Machinery & Goods	259	8,80	8,70	411	15,59	15,99	2	8,13	8,13
(d) Electronic Machinery & Goods	183	2,73	2,57	321	10,15	8,13	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	740	46,79	30,35	775	220,39	197,27	-	-	-
14. Other Industries	1,09,628	245,42	230,36	1,41,220	215,00	227,07	-	-	-
15. Electricity, Gas & Water	124	4,19	3,61	135	17,27	14,35	-	-	-
(a) Electricity Generation & Transmission	106	1,52	1,51	92	16,73	13,79	-	-	-
(b) Non-Conventional Energy	2	2	1	22	26	27	-	-	-
(c) Gas, Steam & Water Supply	16	2,64	2,09	21	28	28	-	-	-
16. Construction	111	6,51	4,41	502	38,59	33,78	2	2,38	2,38
III. TRANSPORT OPERATORS	26,906	60,24	50,56	70,314	126,85	126,19	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	9,680	23,59	18,80	1,28,791	152,62	137,98	1	12	12
V. PERSONAL LOANS	2,18,487	379,46	289,72	1,55,320	375,18	350,43	1	5	2
1. Loans for Purchase of Consumer Durables	30,823	44,10	37,35	9,446	16,02	14,05	-	-	-
2. Loans for Housing	13,026	115,57	85,28	14,599	115,75	108,23	-	-	-
3. Rest of the Personal Loans	1,74,638	219,80	167,10	1,31,275	243,42	228,15	1	5	2
VI. TRADE	2,67,123	315,05	281,25	4,79,569	568,83	552,33	-	-	-
1. Wholesale Trade	11,394	64,70	54,01	13,686	97,29	88,30	-	-	-
2. Retail Trade	2,55,729	250,36	227,23	4,65,883	471,54	464,03	-	-	-
VII. FINANCE	69	6,95	6,23	668	61,80	46,96	-	-	-
VIII. ALL OTHERS	35,304	199,20	47,23	1,53,422	219,12	203,06	-	-	-
TOTAL BANK CREDIT	12,12,641	2246,97	1891,30	19,13,619	3185,28	3035,53	11	27,15	24,11
OF WHICH : 1. Artisans & Village Industries	47,817	30,25	29,95	84,871	54,88	57,53	-	-	-
2. Other Small Scale Industries	55,608	240,14	238,47	62,154	361,65	383,81	-	-	-

OCCUPATION	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	8,56,635	298,21	230,34	1	-	-	21,55,389	1497,22	1427,03
1. Direct Finance	8,52,641	295,85	228,50	1	-	-	21,38,161	1255,98	1185,87
2. Indirect Finance	3994	2,37	1,84	-	-	-	17,228	241,24	241,16
II. INDUSTRY	2,23,860	72,75	62,96	124	5,61	5,14	5,05,847	1849,73	1711,49
1. Mining & Quarrying	2	2	2	1	1	-	927	41,83	37,99
2. Food Manufacturing and Processing	2,726	1,22	1,05	5	31	12	14,742	182,69	162,78
(a) Rice Mills, Flour and Dal Mills	29	30	31	3	30	11	4,703	46,99	45,45
(b) Sugar	-	-	-	-	-	-	56	87,63	65,54
(c) Edible Oils and Vanaspati	7	2	3	-	-	-	2,222	24,70	26,89
(d) Tea Processing	-	-	-	-	-	-	10	4	4
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-	71	80	1,01
(f) Others	2,690	90	72	2	1	1	7,680	22,52	23,86
3. Beverage and Tobacco	4	1	1	-	-	-	257	6,40	5,23
4. Textiles	1	1	-	-	-	-	3,899	57,07	58,22
(a) Cotton Textiles	-	-	-	-	-	-	727	12,27	13,01
(b) Jute Textiles	-	-	-	-	-	-	64	6,01	4,70
(c) Handloom Textiles & Khadi	-	-	-	-	-	-	168	9,79	10,34
(d) Other Textiles	1	1	-	-	-	-	2,940	29,00	30,16
5. Paper, Paper Products and Printing	-	-	-	3	2	3	1,519	23,13	24,69
6. Leather and Leather Products	3	1	1	-	-	-	728	9,60	11,56

7.	Rubber and Rubber Products	-	-	-	3	8	11	231	11,02	10,90
8.	Chemicals and Chemical Products	2	2	2	8	24	24	1,788	80,24	77,62
	(a) Heavy Industrial Chemicals	-	-	-	-	-	-	155	20,05	17,68
	(b) Fertilizers	1	2	2	-	-	-	57	19,42	15,80
	(c) Drugs and Pharmaceuticals	-	-	-	3	4	3	352	12,30	14,68
	(d) Non-Edible Oils	-	-	-	-	-	-	49	1,38	2,54
	(e) Other Chemicals & Chemical Products	1	-	1	5	20	21	1,175	27,09	26,92
9.	Petroleum, Coal Products & Nuclear Fuels	-	-	-	2	2,80	2,82	537	41,79	38,57
10.	Manufacture of Cement & Cement Products	-	-	-	-	-	-	430	35,23	34,15
11.	Basic Metals & Metal Products	1	-	-	4	4	4	3,934	286,72	258,42
	(a) Iron and Steel	-	-	-	-	-	-	903	201,22	179,99
	(b) Non-Ferrous Metals	-	-	-	-	-	-	139	7,81	6,98
	(c) Other Metal Products	1	-	-	4	4	4	2,892	77,68	71,45
12.	Engineering	2	2	2	10	18	17	2,411	204,10	184,36
	(a) Heavy Engineering	-	-	-	-	-	-	303	76,59	71,19
	(b) Light Engineering	1	1	1	7	11	10	928	82,03	69,57
	(c) Electrical Machinery & Goods	1	1	1	2	5	5	675	32,59	32,89
	(d) Electronic Machinery & Goods	-	-	-	1	2	2	505	12,89	10,72
13.	Vehicles, Vehicle Parts & Transport Equipments	31	24	19	3	7	1	1,549	267,49	227,82
14.	Other Industries	2,21,086	71,12	61,60	39	72	43	4,71,973	532,25	519,45
15.	Electricity, Gas & Water	-	-	-	1	2	1	260	21,48	17,98
	(a) Electricity Generation & Transmission	-	-	-	1	2	1	199	18,28	15,31
	(b) Non-Conventional Energy	-	-	-	-	-	-	24	28	29
	(c) Gas, Steam & Water Supply	-	-	-	-	-	-	37	2,92	2,37
16.	Construction	2	8	3	45	1,13	1,16	662	48,69	41,76
III.	TRANSPORT OPERATORS	91,954	43,70	41,15	33	53	48	1,89,207	231,31	218,39
IV.	PROFESSIONAL AND OTHER SERVICES	61,550	22,20	19,54	32	57	49	2,00,054	199,09	176,92
V.	PERSONAL LOANS	66,774	64,60	43,02	601	1,88	1,74	4,41,183	821,17	684,95
	1. Loans for Purchase of Consumer Durables	1,094	1,71	1,31	39	10	9	41,402	61,92	52,80
	2. Loans for Housing	2,923	13,71	12,75	15	26	25	30,563	245,28	206,51
	3. Rest of the Personal Loans	62,757	49,18	28,97	547	1,52	1,40	3,69,218	513,96	425,64
VI.	TRADE	5,49,768	214,02	204,91	157	2,90	2,45	12,96,617	1100,80	1040,94
	1. Wholesale Trade	1,735	1,47	1,23	39	1,21	1,04	26,854	164,66	144,59
	2. Retail Trade	5,48,033	212,56	203,69	118	1,68	1,40	12,69,763	936,14	896,35
VII.	FINANCE	4	67	67	10	88	86	751	70,29	54,72
VIII.	ALL OTHERS	77,150	35,71	26,88	1020	1,98	1,18	2,66,896	456,00	278,34
TOTAL BANK CREDIT		19,27,695	751,86	629,49	1978	14,35	12,34	50,55,944	6225,61	5592,77
OF WHICH :										
	1. Artisans & Village Industries	1,94,503	59,07	50,84	3	3	3	3,27,194	144,24	138,35
	2. Other Small Scale Industries	24,238	10,60	9,00	38	1,06	89	1,42,038	613,44	632,18