

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2009**

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	14,67,196	6005,09	4783,25	5,11,877	2716,87	2205,70
1. Direct Finance	14,30,883	5783,17	4597,75	5,01,173	2456,10	1987,01
2. Indirect Finance	36,313	221,92	185,51	10,704	260,77	218,69
II. INDUSTRY	68,484	700,03	566,61	25,080	737,48	342,49
1. Mining & Quarrying	148	8,60	7,23	105	12,97	6,87
2. Food Manufacturing & Processing	16,383	158,77	133,05	5,885	185,61	153,01
(a) Rice Mills, Flour & Dal Mills	8,827	48,21	39,67	3,069	79,08	68,98
(b) Sugar	8	57,11	49,13	12	70,88	53,49
(c) Edible Oils & Vanaspati	848	4,13	3,63	211	9,18	8,49
(d) Tea Processing	200	53	31	10	10	4
(e) Processing of Fruits & Vegetables	8	24	21	15	2,42	2,17
(f) Others	6,492	48,54	40,08	2,568	23,95	19,86
3. Beverage & Tobacco	41	4,24	2,49	49	5,65	4,81
4. Textiles	5,587	51,34	27,74	1,378	13,93	10,05
(a) Cotton Textiles	1,063	32,20	11,02	122	3,57	3,18
(b) Jute & Other Natural Fibre Textiles	868	1,96	1,36	96	75	69
(c) Handloom Textiles & Khadi	1,799	8,37	7,42	674	4,45	2,75
(d) Other Textiles & Textile Products	1,857	8,81	7,94	486	5,16	3,44
5. Paper, Paper Products & Printing	370	2,96	2,45	172	3,64	2,89
6. Woods and Wood Products	4,802	14,90	11,82	1,131	9,40	8,03
7. Leather & Leather Products	9,043	14,79	8,20	3,385	6,86	3,32
8. Gems and Jewellery	263	1,33	99	74	83	75
9. Rubber & Plastic Products	2,960	6,23	5,36	336	4,36	1,67
10. Chemicals & Chemical Products	2,955	29,17	15,31	3,125	20,08	17,79
(a) Heavy Industrial Chemicals	2	37	10	8	1,00	94
(b) Fertilisers	417	1,54	99	206	1,28	92
(c) Drugs & Pharmaceuticals	649	2,56	2,10	106	2,57	2,17
(d) Non-Edible Oils	6	26	23	8	41	38
(e) Other Chemicals & Chemical Products	1,881	24,44	11,89	2,797	14,82	13,38
11. Petroleum, Coal Products & Nuclear Fuels	20	1,90	1,69	42	328,17	16,31
12. Manufacture of Cement & Cement Products	524	4,34	3,16	200	6,07	5,03
13. Basic Metals & Metal Products	1,350	118,02	112,65	583	17,43	10,90
(a) Iron & Steel	12	12,26	8,89	35	11,03	6,37
(b) Non-Ferrous Metals	2	10	9	4	1,25	26
(c) Metal Products	1,336	105,66	103,68	544	5,15	4,28
14. Engineering	2,335	20,38	13,70	939	11,54	7,99
(a) Heavy Engineering	17	91	89	17	1,18	71
(b) Light Engineering	1,325	15,10	9,69	683	8,23	5,50
(c) Electrical Machinery & Goods	524	2,86	2,05	186	1,40	1,19
(d) Electronic Machinery & Goods	469	1,51	1,07	53	73	60
15. Vehicles, Vehicle Parts & Transport Equipments	2,538	54,43	47,79	520	3,07	2,34
16. Other Industries	15,958	67,50	51,52	4,842	47,85	39,46
17. Electricity, Gas & Water	10	4,62	1,20	20	3,38	2,94
(a) Electricity Generation & Transmission	3	4,17	81	1	2	3
(b) Non-Conventional Energy	2	14	13	3	16	15
(c) Gas, Steam & Water Supply	5	31	26	16	3,20	2,76
18. Construction	3,197	136,52	120,24	2,294	56,66	48,31
(a) Other than Infrastructure	646	91,94	77,88	354	39,11	32,43
(b) Infrastructure Construction	2,551	44,58	42,36	1,940	17,54	15,89
III. TRANSPORT OPERATORS	22,418	126,52	100,75	7,586	76,72	61,18
IV. PROFESSIONAL AND OTHER SERVICES	46,702	270,10	201,04	19,217	209,94	170,41
1. Professional Services	15,938	53,65	37,78	4,763	46,72	38,50
2. Tourism, Hotel & Restaurants	1,614	7,70	5,93	560	9,81	7,35
3. Recreation services	575	2,25	1,86	104	1,76	1,61
4. IT and Telecommunications	24	1,12	98	57	4,84	4,14
5. Others	28,551	205,38	154,49	13,733	146,82	118,81
V. PERSONAL LOANS	2,29,624	1982,29	1503,89	1,98,560	2424,06	1816,17
1. Housing	28,624	532,64	450,98	17,132	392,77	328,14
2. Consumer Durables	7,121	41,92	31,84	7,572	63,72	45,61
3. Vehicles	13,556	236,57	163,29	8,974	106,18	86,30
4. Education	6,211	95,55	75,12	8,000	148,14	108,85
5. Personal Credit Cards	2,336	18,70	9,43	1,608	8,64	5,38
6. Others	1,71,776	1056,90	773,23	1,55,274	1704,60	1241,88
VI. TRADE	3,80,066	1614,24	1234,86	1,41,732	1197,58	953,31
1. Wholesale Trade	18,598	169,18	136,55	7,676	145,64	121,05
2. Retail Trade	3,61,468	1445,06	1098,32	1,34,056	1051,94	832,26
VII. FINANCE	6,339	35,93	26,58	1,680	18,48	15,44
VIII. ALL OTHERS	88,978	410,77	345,58	28,939	199,09	163,78
TOTAL BANK CREDIT	23,09,807	11144,98	8762,56	9,34,671	7580,22	5728,48

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MARCH 2009**

**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	1,24,669	1417,58	1278,14	6,213	104,05	71,25
1. Direct Finance	1,22,130	1298,30	1175,36	5,694	50,42	37,01
2. Indirect Finance	2,539	119,28	102,78	519	53,63	34,24
II. INDUSTRY	10,319	667,62	516,04	4,706	1116,85	798,80
1. Mining & Quarrying	79	28,90	20,74	9	90,88	3,72
2. Food Manufacturing & Processing	1,842	204,82	156,15	303	199,17	140,41
(a) Rice Mills, Flour & Dal Mills	743	181,75	135,77	48	27,68	12,25
(b) Sugar	2	22	17	5	130,04	99,52
(c) Edible Oils & Vanaspati	47	1,61	1,36	15	4,28	2,45
(d) Tea Processing	3	2	2	—	—	—
(e) Processing of Fruits & Vegetables	12	2,79	2,29	25	10,48	8,15
(f) Others	1,035	18,42	16,54	210	26,69	18,04
3. Beverage & Tobacco	52	41,97	31,81	22	8,39	7,95
4. Textiles	1,232	35,82	29,79	207	5,42	4,58
(a) Cotton Textiles	112	1,51	1,29	16	31	25
(b) Jute & Other Natural Fibre Textiles	55	3,11	1,81	7	99	69
(c) Handloom Textiles & Khadi	550	9,83	9,31	14	37	35
(d) Other Textiles & Textile Products	515	21,36	17,38	170	3,75	3,30
5. Paper, Paper Products & Printing	185	24,80	11,23	200	35,71	29,35
6. Woods and Wood Products	679	7,16	6,16	66	2,57	2,37
7. Leather & Leather Products	153	3,37	3,00	32	1,23	99
8. Gems and Jewellery	50	93	67	33	49	44
9. Rubber & Plastic Products	141	11,00	7,40	157	27,25	18,46
10. Chemicals & Chemical Products	196	19,38	15,27	874	44,12	36,10
(a) Heavy Industrial Chemicals	9	1,84	1,76	9	3,34	3,05
(b) Fertilisers	8	16	16	—	—	—
(c) Drugs & Pharmaceuticals	47	3,08	2,89	265	9,46	8,35
(d) Non-Edible Oils	4	2,71	2,21	3	14	15
(e) Other Chemicals & Chemical Products	128	11,60	8,24	597	31,19	24,55
11. Petroleum, Coal Products & Nuclear Fuels	40	4,01	3,32	10	32,70	32,66
12. Manufacture of Cement & Cement Products	67	7,24	5,96	21	16,85	16,48
13. Basic Metals & Metal Products	242	62,20	35,27	1,117	434,00	328,38
(a) Iron & Steel	39	43,11	20,63	86	363,07	270,52
(b) Non-Ferrous Metals	11	2,66	2,49	12	16,59	8,80
(c) Metal Products	192	16,42	12,15	1,019	54,34	49,06
14. Engineering	838	18,81	15,97	421	64,34	48,28
(a) Heavy Engineering	20	1,16	1,10	14	14,86	5,17
(b) Light Engineering	579	10,90	9,40	232	41,00	34,87
(c) Electrical Machinery & Goods	195	5,73	4,66	163	7,20	6,99
(d) Electronic Machinery & Goods	44	1,03	81	12	1,29	1,24
15. Vehicles, Vehicle Parts & Transport Equipments	616	13,11	7,58	88	20,58	17,22
16. Other Industries	2,759	68,51	60,85	678	37,22	30,92
17. Electricity, Gas & Water	21	10,69	10,57	5	8,70	1,70
(a) Electricity Generation & Transmission	3	9,27	9,27	3	7,80	1,19
(b) Non-Conventional Energy	4	26	17	1	15	3
(c) Gas, Steam & Water Supply	14	1,16	1,13	1	75	49
18. Construction	1,127	104,90	94,31	463	87,23	78,79
(a) Other than Infrastructure	487	46,19	39,71	224	46,40	39,52
(b) Infrastructure Construction	640	58,72	54,60	239	40,83	39,26
III. TRANSPORT OPERATORS	5,435	78,94	63,20	2,872	69,58	59,72
IV. PROFESSIONAL AND OTHER SERVICES	10,821	332,65	265,22	5,809	295,32	217,10
1. Professional Services	1,984	36,00	27,99	466	16,77	15,26
2. Tourism, Hotel & Restaurants	327	18,08	13,99	108	18,32	13,66
3. Recreation services	143	4,14	3,90	28	54	40
4. IT and Telecommunications	71	8,78	8,00	26	3,76	3,23
5. Others	8,296	265,65	211,34	5,181	255,92	184,55
V. PERSONAL LOANS	1,86,663	2868,04	2195,16	1,10,668	1921,85	1456,08
1. Housing	22,623	727,17	629,15	14,981	583,21	496,47
2. Consumer Durables	13,126	146,94	95,92	6,902	75,97	54,23
3. Vehicles	14,712	206,37	160,85	17,495	245,98	181,19
4. Education	10,199	251,35	193,74	7,605	207,38	153,07
5. Personal Credit Cards	2,396	14,00	8,69	1,261	8,89	4,82
6. Others	1,23,607	1522,22	1106,81	62,424	800,41	566,30
VI. TRADE	54,443	1061,42	908,27	12,512	600,40	514,95
1. Wholesale Trade	2,615	183,45	162,77	2,272	298,29	265,20
2. Retail Trade	51,828	877,98	745,50	10,240	302,12	249,75
VII. FINANCE	220	21,84	20,52	425	37,75	30,84
VIII. ALL OTHERS	16,330	222,85	193,21	5,718	96,18	63,76
TOTAL BANK CREDIT	4,08,900	6670,93	5439,76	1,48,923	4241,98	3212,51