



**Government of Bihar**  
Finance Department

**Economic Survey**  
**2013 - 14**



बिहार सरकार

February 2014

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### Foreword

Indian Economy is passing through a difficult phase. As we enter the financial year 2014-15, it gives me immense pleasure to present the Bihar Economic Survey 2013-14. The survey presents objective assessment of the inclusive development journey of Bihar over the recent years. It is a matter of great satisfaction for me that the state has been able to maintain its growth momentum even during the last year. The state government has started publishing the annual Economic Survey since 2006-07. They record the impressive trajectory of the state's economy, along with other relevant and valuable information.

I hope this survey will prove to be an asset to academicians, development professionals and other persons interested in acquiring a better understanding of Bihar. We look forward to suggestions for improving this document.

  
(Nitish Kumar)

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## Glossary of Abbreviations

ACP	Annual Credit Plan
ADB	Asian Development Bank
ADV	Advertisement Tax
AG (A&E)	Accountant General (Audit and Examination)
AIBP	Accelerated Irrigation Benefit Programme
AICTE	All India Council of Technical Education
ANM	Auxiliary Nurse-cum-Midwife
APDRP	Accelerated Power Development and Reforms Programme
APFAMGS	Andhra Pradesh Farmer Managed Ground Water Systems
APHC	Additional Primary Health Centre
APL	Above Poverty Line
APMB	Agricultural Produce Marketing Board
AREP	Accelerated Rural Electrification Programme
ASHA	Accredited Social Health Activist
ASI	Annual Survey of Industries
ATMA	Agricultural Technology Management Agency
AWC	Anganwadi Centres
AYUSH	Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy
AWW	Anganwadi Worker
BCR	Balance of Current Revenue
BADP	Border Area Development Programme
BAPMC	Bihar Agricultural Produce Marketing Corporation
BC	Backward Caste
BCR	Balance of Current Revenue
BDRM	Bihar Disaster Risk Management
BE	Budget Estimate
BEPC	Bihar Education Project Council
BELTRON	Bihar State Electronics Development Corporation
BERC	Bihar Electricity Regulatory Commission
BIADA	Bihar Industrial Area Development Authority
BIFR	Board for Industrial and Financial Reconstruction
BICICO	Bihar State Credit and Investment Corporation
BIC	British India Corporation
BIGWIS	Bihar Ground Water Irrigation Scheme
BIPARD	Bihar Institute of Public Administration and Rural Development
BMA	Bihar Municipal Act
BMP	Bihar Military Police
BOT	Build-Operate-Transfer
BPL	Below Poverty Line
BPSM	Bihar Prashashanik Sudhar Mission
BRAIN DC	Bihar Revenue and Integrated Data Centre
BRBN	Bihar Rajya Beej Nigam
BREDA	Bihar Renewable Energy Development Agency

BRGF	Backward Region Grant Fund
BRJP	Bihar Rajya Jal Parishad
BRLPS	Bihar Rural Livelihood Promotion Society
BRRDA	Bihar Rural Road Development Agency
BSCICO	Bihar State Credit and Investment Corporation
BSEB	Bihar State Electricity Board
BSFC	Bihar State Financial Corporation
BSHP	Bihar State Highway Programme
BSHPC	Bihar State Hydro Electric Power Corporation
BSIDC	Bihar State Industrial Development Corporation
BSPTC	Bihar State Power Transmission Company
BTPS	Barauni Thermal Power Station
BSLIDC	Bihar State Leather Industry Development Corporation
BSRTDC	Bihar State Road Transport Development Corporation
BSRDCL	Bihar State Road Development Corporation Limited
BSNL	Bharat Sanchar Nigam Limited
BSSC	Bihar State Sugar Corporation
BSTDC	Bihar State Tourism Development Corporation
BSUP	Basic Services for the Urban Poor
BSWAN	Bihar State Wide Area Network
BSWC	Bihar State Warehousing Corporation
BUDCL	Bihar Urban Development Corporation Limited
BWA	Broadband Wireless Access
BUIDCO	Bihar Urban Infrastructure Development Corporation Limited
CBR	Crude Birth Rate
CADWM	Command area development & Water management
CADA	Command area development agencies
CCA	Cultivable Command Area
CCB	Central Cooperative Bank
CD	Credit Deposit
CDPO	Child Development Project Officer
CDR	Crude Death Rate
CEA	Central Electricity Authority
CERT	Computer Emergency Response Team
CETP	Common Effluent Treatment Plan
CFC	Common Facilities Centre
CHC	Community Health Centre
CII	Confederation of Indian Industries
CISS	Capital Investment Subsidy Scheme
CLRI	Central Leather Research Institute
COAI	Cellular Operators Association of India
COMFED	Cooperative Milk Producers Federation Limited
CPI	Consumer Price Index
CPWD	Central Public Works Department
CRF	Calamity Relief Fund



CSC	Common Service Centre
CSO	Central Statistical Organisation
CSS	Centrally Sponsored Scheme
CST	Central Sales Tax
DCRF	Debt Consolidation and Relief Facility
DCS	Dairy Cooperative Society
DDG	Decentralised Distribution and Generation
DDRCs	District Disability Rehabilitation Centres
DEDS	Dairy Entrepreneurship Development Scheme
DFID	Department for International Development
DIC	District Industries Centre
DLCC	District Level Coordination Committee
DLHS	District Level Health Survey
DMC	Disaster Management Committee
DMWR	Department of Minor Water Resources
DPAP	Drought Prone Area Programme
DPR	Detailed Project Report
DRDA	District Rural Development Authority
DSPT	Digital Satellite Phone Terminal
DWR	Department of Water Resources
EBB	Educationally Backward Block
EBC	Extremely Backward Caste
EPS	Electric power survey
ED	Electricity Duty / Excise Duty
EDP	Entrepreneurship Development Programme
EGS	Education Guarantee Scheme
EHM	Electronic Hardware Manufacturing
ENT	Entry Tax
EOC	Emergency Operation Centre
ET	Entertainment Tax
EWH	Establishment with Hired Workers
FMCG	Fast Moving consumer goods
FMS	Facility Management Services
FRBMA	Fiscal Responsibility and Budget Management Act
FTTP	Farmer's Technology Transfer Fund
GDDP	Gross District Domestic Product
GDP	Gross Domestic Product
GFCF	Gross Fixed Capital Formation
GFD	Gross Fiscal Deficit
GIS	Geographic Information System
GOB	Government of Bihar
GOI	Government of India
GP	Gram Panchayat
GSDP	Gross State Domestic Product
GSM	Global System for Mobile Communications

HDI	Human Development Index
HDPE	High Density Polyethylene
HLT	Hotel Luxury Tax
HPCL	Hindustan Petroleum Corporation Limited
HSC	Health Sub Centre
HYV	High Yielding Variety
IAY	Indira Awas Yojana
ICD	Investment Plus Credit to Deposit
ICDS	Integrated Child Development Scheme
ICICI	Industrial Credit and Investment Corporation of India
ICT	Information and Communication Technology
IDBI	Industrial Development Bank of India
IDC	Infrastructure Development Corporation
IDFC	Infrastructure Development Finance Corporation Limited
IFCI	Infrastructure Finance Corporation of India
IGMSY	Indira Gandhi Matruva Sahyog Yojana
IGNOAPS	Indira Gandhi National Old Age Pension Scheme
IGNWPS	Indira Gandhi National Widow Pension Scheme
IGNDPS	Indira Gandhi National Disability Pension Scheme
IGS	Indian Grameen Services
IGAS	India Government Accounting Standard
IGIMS	Indira Gandhi Institute of Medical Sciences
IHHL	Individual Household Latrine
IHSDP	Integrated Housing and Slum Development Programme
IIP	Index of Industrial Production
IL & FS	Infrastructure Leasing & Financial Services
IMFL	Indian Made Foreign Liquor
IMR	Infant Mortality Rate
IOC	Indian Oil Corporation
IPC	Indian Penal Code
ISOPOM	Integrated Scheme of Oilseeds, Pulses, Oil Palm & Maize
ITES	Information Technology Enable Services
ITI	Industrial Training Institute
IWAI	Inland Waterways Authority of India
IWDMS	Integrated Work Flow and Document Management Software
IWDP	Integrated Watershed Development Project
IWMP	Integrated Watershed Management Programme
JBSY	Janani Evam Bal Suraksha Yojna
JCI	Jute Corporation of India
JICA	Japan International Cooperative Agency
JNNURM	Jawaharlal Nehru National Urban Renewable Mission
KCC	Kisan Credit Cards
KGBV	Kasturba Gandhi Balika Vidyalaya
KVIC	Khadi and Village Industries Commission
KVK	Krishi Vigyan Kendra

KHPS	Koshi Hydel Power Station
LAN	Local Area Network
LEB	Life Expectancy at Birth
LoI	Letter of Intent
MANAGE	National Institute of Agricultural Extension Management
MDMS	Mid-Day Meal Scheme
MDR	Major District Roads
MFC	Multi Functional Complex
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
MGNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MIS	Monthly Income Scheme/ Management Information System
MIPB	Manufacturing Industry Promotion Board
MMGSY	Mukhyamantri Gram Sadak Yojna
MMR	Maternal Mortality Rate
MMSNY	Mukhyamantri Setu Nirman Yojana
MMSY	Mukhyamantri Sadak Yojana
MNSY	Mukhyamantri Nari Shakti Yojna
MPLADS	Member of Parliament Local Area Development Scheme
MoU	Memorandum of Understanding
MSDP	Multi Sectoral Development Programme
MSME	Micro, Small and Medium Enterprises
MTPS	Muzaffarpur Thermal Power Station
MSTP	Million Shallow Tubewells Programme
MSY	Mahila Samridhi Yojana
MWCD	Ministry of Women and Child Development
NABARD	National Bank of Agricultural and Rural Development
NBCC	National Buildings Construction Corporation
NDMA	National Disaster Management Authority
NDRF	National Disaster Response Force
NFBS	National Family Benefit Scheme
NGO	Non – Governmental Organisation
NGRBA	National Ganga River Basin Authority
NHDP	National Highways Development Project
NHM	National Horticulture Mission
NIMZ	National Investment Manufacturing Zones
NHO	National Highway Organisation
NHPC	National Hydro Power Corporation
NIC	National Informatics Centre
NIESBUD	National Institute of Entrepreneurship and Small Business Development
NMCP	National Manufacturing Competitiveness Programme
NMP	National Manufacturing Policy
NPA	Non Performing Assets
NPCIL	Nuclear Power Corporation of India Limited
NPEGEL	National Programme for Education of Girls at Elementary Level

NPK	Nitrogen, Phosphorous, Potassium
NRHM	National Rural Health Mission
NRLM	National Rural Livelihood Mission
NRWDP	National Rural Water Drinking Programme
NSDP	Net State Domestic Product
NSAP	National Social Assistance Programme
NSFDC	National Schedule Caste Finance Development Corporation
NSIC	National Small Industries Corporation
NSKFDC	National Safai Karmachari Finance Development Corporation
NSSF	National Small Saving Fund
NSSO	National Sample Survey Organisation
NTPC	National Thermal Power Corporation
OAE	Own Account Establishments
OFPPC	On Farm Primary Processing Centre
ONGC	Oil and Natural Gas Corporation Limited
OPD	Out Patient Departments
OTS	One-Time Settlement
PACS	Primary Agricultural Cooperative Societies
PCRDB	Primary Cooperative Agricultural and Rural Development Bank
PDPP	Prevention of Damage to Public Property
PDS	Public Distribution System
PGCIL	Power Grid Corporation of India Limited
PHC	Primary Health Centre
PHED	Public Health Engineering Department
PIM	Participatory Irrigation Management
PLI	Postal Life Insurance
PLF	Plant Load Factor
PMEGP	Prime Minister Employment Generation Programme
PMGSY	Pradhan Mantri Gram Sadak Yojana
PMRY	Pradhan Mantri Rozgar Yojana
PoP	Point of Presence
PPA	Power Purchase Agreement
PPP	Public Private Partnership
PQLI	Physical Quality of Life Index
PRI	Panchayati Raj Institution
PS	Panchayat Samiti
PSU	Public Sector Undertakings
PT	Professional Tax
PURA	Provision of Urban Amenities to Rural Areas
QE	Quick Estimates
RBI	Reserve Bank of India
RCC	Reinforced Cement Concrete
REODB	Real Estate, Ownership of Dwelling, Legal & Business Services
RFP	Request for Proposal
RGSEAG	Rajiv Gandhi Scheme for Empowerment of Adolescent Girls

RGVY	Rajiv Gandhi Grameen Vidyutikaran Yojana
RGUMY	Rajiv Gandhi Udyami Mitra Yojana
RIDF	Rural Infrastructure Development Fund
RIPE	Rural Infrastructure Promotion Fund
RPLI	Rural Postal Life Insurance
RRB	Regional Rural Bank
RSM/PC	Rural Sanitary Mart/ Production Centre
RSVY	Rashtriya Sam Vikas Yojna
RTI Act	Right to Information Act
RUDSETI	Rural Development and Self–Training Institution
SAP	Special Auxiliary Police
SCA	Service Centre Agency
SCARDB	State Cooperative Agricultural and Rural Development Bank
SCB	Scheduled Commercial Bank
SDC	State Data Centre
SDMA	State Disaster Management Authority
SDRF	State Disaster Response Force
SecLAN	Secretariat Local Area Network
SFC	State Food Corporation
SFC	State Finance Commission
SGRY	Sampoorn Gramin Rojgar Yojana
SGSY	Swarnajayanti Grameen Swarozgar Yojana
SHDP	State Highway Development Programme
SHG	Self Help Group
SIDBI	Small Industries Development Bank of India
SIPB	State Investment Promotion Board
SLBC	State Level Bankers Committee
SME	Small and Medium Enterprises
SOP	Standard Operating Procedure
SPUR	Support Programme for Urban Reforms
SPV	Special Purpose Vehicles
SRR	Seed Replacement Rate
SRI	System of Rice Intensification
SRS	Sample Registration System
SSA	Sarva Shiksha Abhiyan
SSI	Small Scale Industries
STPS	Super Thermal Power Station
SWAN	State Wide Area Network
T&D	Transmission and Distribution
TFR	Total Fertility Rate
TINXSYS	Tax Information Exchange System
UD&HD	Urban Development & Housing Department
UIDSSMT	Urban infrastructure Development Scheme for Small and Medium Towns
UIG	Urban Infrastructure and Governance

ULB	Urban Local Bodies
UNDP	United Nations Development Programme
VAT	Value Added Tax
VPN	Virtual Private Network
VTF	Village Task Force
WDC	Women Development Corporation
WDF	Watershed Development Fund
WISE	World Institute of Sustainable Energy
WLL	Wireless in Local Loop
WPI	Wholesale Price Index
WUA	Water Users Association
WTM	World Travel Market
ZP	Zila Parisad

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## EXECUTIVE SUMMARY

### **Bihar Economy : An Overview**

1. The GSDP of Bihar at 2004-05 prices in 2012-13 is Rs. 1.65 lakh crore, yielding a per capita income of Rs. 16,537. The estimated GSDP at current prices in 2012-13 is Rs. 3.09 lakh crore, implying a per capita income of Rs. 30,930.
2. During 1999-00 to 2005-06, the state income at constant prices grew at an annual rate of 5.7 percent. After that, the economy witnessed a turnaround and grew at an annual rate of 12.0 percent. It should be noted here that the rate of growth achieved by the economy during 2006-13 is not only much higher than what was achieved in previous period, but one of the highest among all the Indian states.
3. During the period 2006-13, the sectors recording a growth rate of more than 15 percent are – Registered Manufacturing (18.2 percent), Construction (21.9 percent), Communication (38.4 percent), Trade, Hotels and Restaurants (15.1 percent), and Banking and Insurance (23.5 percent).
4. It is also quite pleasing to note that the rate of growth of Agriculture and Animal Husbandry sector has been 5.9 percent during 2006-13, compared to only 3.0 percent during 1999-2006 period. This is of special significance, as nearly 90 percent of the population living in rural areas depend on this sector for their livelihood.
5. In 2008-09, the per capita income of Bihar (Rs. 13,728) was 33.7 percent of all-India average (Rs. 40,775), but in 2012-13, this ratio has increased to 41.18 percent (Rs. 28,317 for Bihar and Rs. 68,757 for all-India). It is, thus, clear that the momentum of growth in Bihar's economy has got to be sustained for many more years if the gap between the per capita income of Bihar and that of India has to be closed.
6. The share of the primary sector has been showing a decline over the years, and it came down to 25.9 percent for the triennium ending 2009-10 and then to 22.4 percent for the triennium ending 2012-13. This shows that the importance of the primary sector has declined steadily over the years.
7. The problem of low per capita income in Bihar is accentuated by the fact that there exists considerable disparity across the districts in terms of their per capita income. The latest estimates of per capita GDDP (Gross District Domestic Product) relate to

2010-11. In 2010-11, Patna (Rs. 57,483), Munger (Rs. 21,019) and Begusarai (Rs. 18,447) are the most prosperous districts of Bihar. On the other end of the ranking ladder, the most economically backward districts are Sheohar (Rs. 6209), Banka (Rs. 7764) and Madhepura (Rs. 8102).

### **Agriculture and Allied Sectors**

1. The Agriculture Road Map has ensured that productivity steadily rises in the fields. This is corroborated by the fact that the state has reached the productivity of 2240 kg/hect for paddy in recent years. The state government is putting in a strong agricultural monitoring system, so that nothing is left to chance.
2. The average annual rainfall is reasonably adequate for the state's agricultural operations. However, it is the year-to-year variation in rainfall which tends to create flood or draught like situations in the state in some years. This causes serious damage to crop production which affects the state income, since almost 50 percent of the farmers depend on monsoon for their agricultural operations.
3. If one considers the net sown area of various districts for 2010-11, there exist 5 districts whose net sown area is more than 70 percent, whereas the average net sown area for the entire state is less than 60 percent. These districts are the valuable agrarian tract of Bihar — Bhojpur (79.9 percent), Buxar (82.7 percent), Siwan (76.7 percent) Madhepura (73.8 percent), and Gopalganj (72.9 percent).
4. Because of the use of new 'SRI' technique and use of newer agricultural implements, there was enormous rise in rice production. The level of rice production prior to 2010-11 was not consistent, with much year-to-year variation in the production levels. The average annual wheat production was around 40-45 lakh tonnes between 2007-08 to 2009-10; thereafter, the production of wheat rose to 49.03 lakh tones in 2010-11 and still higher at 61.74 lakh tonnes in 2012-13. The annual production of maize varied around 18 lakh tonnes. But in 2011-12, the maize production touched a new height of 24.86 lakh tonnes, and it was still higher at 27.56 lakh tonnes in 2012-13. The annual rate of growth of maize production for the period from 2008-09 to 2012-13 works out to a 15.5 percent.
5. The scheme of 'Mukhyamantri Tibra Beej Vistar Yojana' has helped farmers immensely in the field of hybrid paddy cultivation. The Seed Replacement Rate (SRR) for major crops like rice, wheat and maize have increased substantially in recent years. More

significantly, the SRR has touched the scientific level of 33 percent for self-pollinated crops. The SRR has exceeded 33 percent for all major crops in 2011-12 and 2012-13. With the efforts put in by the state government, there has been gradual increase in SRR for other rabi and kharif crops as well.

6. The consumption of fertilizer has been steadily increasing in Bihar in recent years. In 2009-10, the total consumption of fertilizer was 39.08 lakh tonnes, which rose to 46.21 tonnes in 2012-13 registering an increase of 18.21 percent over the three year period. The rising trend emphasizes that the farmers are willing to adopt new technology in agriculture.
7. Under 'Agricultural Road Map' of the present state government, farm mechanization constitutes an integrated part and is a major thrust programme. The state government is providing subsidy over and above provided under centrally sponsored scheme for power tillers, tractors, sprayers, winnowing machine, power weeder and power threshers. It has specially focused on zero-tillage machine which is more suitable for small and marginal farmers. These equipments were very uncommon in rural areas about a decade ago, but are part of agricultural households now mainly because of easy availability of subsidy.
8. Besides vermi-compost, efforts are being made by the state government for the promotion of bio-fertilizers like Rhizobium, Azotobacter, Blue-green algae, Mycorrhiza. The seed producers are given free kit of appropriate bio-fertilizer. During the rabi season of 2011-12, more than 3 lakh farmers have benefitted through promotion of bio-fertiliser. To increase production of bio-fertilizer, both farmers and entrepreneurs would be supported in a big way, so that manufacturing units for such input may come up in the state. This would lessen the dependence on other states for such input.
9. Various other sectors which are interlinked with Agricultural development are dealt by Sub-committees formed in the line departments by Agriculture Cabinet. These sectors are — Water Management and Irrigation, Energy, Land Resource Management, Plantation and Environment Protection, Cooperatives, Storage, Marketing and Processing, Agricultural Research, Agricultural Credit and Communication. In the road communication sector, unconnected habitation of populations 250+ is planned to be connected with the approach roads.

10. In the new programme of artificial insemination, private parties would also be associated on the basis of successful calf-born for each NGOs. Under this, 50 lakh cattles are likely to be assured at a cost of Rs. 1 lakh per year. Apart from this, there is a proposal to create a modern slaughter house at each of the 38 districts for the production of clean and hygienic meat at a cost of Rs. 1 crore per unit.
11. In 2004-05, the production of fish in Bihar was 2.67 lakh tonnes. The fish production increased steadily thereafter and touched the peak of 4.00 lakh tonnes in 2012-13. During the last two years, the production has been of the order of 3.44 lakh tonnes in 2011-12 and 4.00 lakh tonnes in 2012-13.

### **Enterprises Sector**

1. Against the backdrop of emerging positive trend in the industrial sector during the year 2013, Bihar registered an even better achievement. The contribution of Bihar's industrial sector to its Gross State Domestic Product (GSDP) has been increasing during 2009-10 to 2011-12; but it is still smaller compared to any other state.
2. The GSDP of Bihar at 2004-05 prices in 2012-13 worked out to Rs. 165 thousand crore, in which the annual growth rate of industrial sector was 17.1 percent. After registering a setback in growth rate (9.5 percent) in 2011-12, the industrial sector in Bihar appears to be on recovery path, with a growth rate of 17.1 percent in 2012-13. However, it is still lower than the level of 28.4 percent achieved in 2010-11.
3. Within the industrial sector, the growth rate of construction was very high (34.4 percent) in 2010-11; but it slid down to as low as 9.9 percent in the subsequent year and again jumped to 21.1 percent in 2012-13. Similarly, manufacturing which recorded a growth rate of 22.8 percent in 2010-11, in the subsequent two years its growth rates were 8.9 percent and 9.6 percent respectively.
4. In Bihar, the total number of MSMEs was around 1.95 lakh by September, 2013. During 2007-08, as many as 7202 units under MSME were registered. However, the number of units registered showed a decline in 2011-12 when only 3962 units were registered. In 2012-13, the number was still smaller at 3737. However, the investment and employment per unit have registered a phenomenal increase over the period.
5. The investment per unit, which was Rs. 1.87 lakh in 2007-08 increased to Rs. 9.73 lakh in 2011-12, and the employment per unit increased from 2.77 persons in 2007-08 to

4.06 persons in 2011-12. In 2012-13, the investment and employment per unit, however, was reduced to Rs. 6.79 lakh and 2.92 persons respectively. In comparison to all-India figures, the investment and employment levels are rather low and it indicates that a overwhelming number of MSME units in Bihar fall under the category of 'small and tiny'.

6. During 2012-13, under PMEGP, 10,828 units were recommended for margin money against the target of 6290 units, of which 3150 units (29 percent) were sanctioned the same. All the sanctioned units had received their assistance, and a total amount of Rs. 76.69 crore were disbursed to them, the disbursed amount per project being Rs. 2.43 lakh. These units were estimated to generate employment for 19.11 thousand workers, based on which the per project employment works out to 6.1 persons.
7. Bihar produces varieties of fruits and vegetables in large quantities. The area under fruits is about 298 thousand hectares and, under vegetables, another 853 thousand hectares. Among the fruits, banana, mango, guava and litchi are important in terms of production. Out of 3933 thousand metric tonnes of total production of fruits in the state in 2011-12, around 40.2 percent was banana, 32.0 percent mango, 6.2 percent guava, 6.0 percent litchi, and 3.3 percent pineapple. Makhana is also a unique product of the state, with an annual production of around 96,000 tonnes.
8. There are in all 28 sugar mills in the state, either under public or private sectors, of which 12 are working. Of the 12 sugar mills, 10 are in private sector and 2 under public sector, both handed over to HPCL in 2011 on lease basis. A total of 35.88 lakh quintals of sugar was produced in 2012-13, compared to 45 lakh quintals in the previous year. The sugar industry in the state is faced with the challenge of low sugar recovery from cane at 8.59 percent, which is much lower than Maharashtra's rate of 12 percent.
9. In more than 25 thousand acres, mostly in Kishanganj and the rest in Purnea, Katihar and Araria districts, more than 4 million kgs. of tea is grown every year. In Kishanganj district, around 50 percent of the area is covered under tea crop in Pothia block, There are only 7 tea processing plants in Kishanganj, with an annual output exceeding 2300 tonnes of tea; however, there is a scope for another 50 new tea processing plants in Kishanganj. For want of adequate local tea processing plants, a majority of growers have to ferry their products to the neighbouring north Bengal.
10. In terms of milk procurement, Bihar is among the leading states in the country. The number of milk cooperative societies organised upto 2012-13 was 13,681, of which

1196 were Women's Cooperative Societies. The total membership of the dairy cooperative societies was 7.59 lakh in 2012-13. Through these societies, the total milk procured during 2012-13 was 12.45 lakh kgs./day. Against the procurement of 12.45 lakh kgs. of milk/day in 2012-13, the average milk marketing was 9.20 lakh kgs. per day.

11. Handloom units are operational in the state in large numbers which provide employment to around 1.32 lakh weavers. There are 1089 primary handloom societies, with around 10,850 handlooms operating under them and, at the apex level, there are two marketing organisations viz., Bihar State Handloom Cooperative Union and Bihar State Wool and Sheep Union, both located at Patna. The handloom units are concentrated in 14 districts in the state. Under powerloom sector, there are more than 11,000 looms, which are mostly concentrated in Bhagalpur, Gaya and Banka.
12. Till September, 2013, the State Investment Promotion Board (SIPB) has approved a total of 1362 proposals for establishment of industrial units in the state, involving an investment of Rs. 2.83 lakh crore, with employment potential of 2.01 lakh persons. Of the total approved proposal, 56 percent are for food processing and power plants, constituting around 8 percent of the total proposals.
13. The number of foreign tourists recorded more than six times increase in 2012 (11 lakh) over 2007 (1.77 lakh); simultaneously during the period, the number of domestic tourists was more than doubled. Of the total foreign tourists arrival in top 10 states in India, 5 percent visited Bihar, putting the state at the sixth rank among the top ten in 2013. As many as 68 lakh domestic visitors came to Bihar in 2013, till August.
14. Around 92 percent of entrepreneurs, falling under micro, small and medium scale industries, are not taking benefits from the banking service. The main reason for this state of affairs is the lack of awareness about the specific schemes of banks. The banking professionals, both from the public and private sectors, should come forward to help MSMEs in promoting industrialisation of the state.
15. The big business houses have already started investing in the state for creating industrial ambience in the state, but more investments are required for faster growth of industrial sector. The state has thrown open many opportunities for the entrepreneurs in various sectors like manufacturing, food processing, tourism, dairy, IT, sugar, tea, and other sectors. The agro-based industries would be a great success in the state because of its agriculture-based economy.

## **Infrastructure and Communications**

1. In 2012-13, Bihar with 174.88 kms. of road length per lakh population lagged much behind the all-India (387.53 kms) average as before; but, in terms of road length per 100 sq.km., it by-passed all-India (142.67 kms) with a record achievement of 192.78 kms. and recorded a big jump by over 73 kms. over the previous year as against only 15 kms. at all-India level.
2. During October, 2012 and September, 2013, there has been an increase of 466.33 kms. in the length of National Highway (NH) in the state, registering an increase of 12.5 percent. However, the State Highways registered a decline in road length of about 374 kms. during the period, indicating that this much length of SH has been upgraded as NH during the year. The Major District Roads (MDR), registered an increase of 4.64 percent over the last year, and the length of rural roads increased by around 32.5 percent.
3. There were in all 28 National Highway in the state upto September 2012; with the addition of 4 more highways during the year, their number has now become 32, measuring a total length of 4200.71 kms. The length of National Highways in Bihar is quite inadequate in view of its strategic location, bordering Nepal. Efforts are underway to increase the existing length.
4. The total length of State Highways (SH) in Bihar is 4483.19 kms., as on September, 2013. The State Highways have around 62 percent of double lane roads, 22 percent of single lane and 15 percent of intermediate lane roads. The four lane roads with width of 14 meters constitute a very negligible proportion (0.98 percent) of the total road length under State Highways.
5. The Major District Roads in the state are 9449.36 kms. in length, with varying widths. In view of the inadequacy of width (3.05 - 3.50 m.) of a majority of MDRs in the state and their incapacity to cope with the increasing traffic intensity, the state government is making endeavours to upgrade these roads to a minimum intermediate lane standard with a width of 5.50 meters. The upgradation work will be taken up, subject to the availability of funds; in case such upgradation is not possible, their surface is planned to be renewed.
6. The total length of rural roads works out to around 1.62 lakh kms. in Bihar, of which a substantial proportion is unpaved. The Rural Works Department constructs rural roads



and bridges under various schemes and has completed about 39,809 kms. of roads at an expenditure of Rs. 18,743 crore. On an average, this implies laying of 41.47 kms. new roads per day upto September 2013.

7. The construction of road overbridges at 22 railway crossings in the state was taken up on cost sharing basis. The work on 14 road overbridges was undertaken by IRCON International. Till date, 10 of these road overbridges have already been completed and the work on the remaining four is in progress. Besides, 8 road overbridges on Major District Roads have been constructed by IRCON International and the approach roads to 7 out of these 8 have been constructed by the Bihar Rajya Pul Nirman Nigam Ltd.
8. The number of registered vehicles is increasing every year and recorded more than three fold increase from 1.62 lakh in 2007-08 to around 5 lakh in 2012-13. During the first six months of 2012-13 (April-September), 2.85 lakh new vehicles have been registered. All categories of vehicles recorded a phenomenal increase during the recent years. While the trucks and auto-rickshaws displayed almost a five fold increase, the vehicles like cars, taxis, tractors and the two-wheelers recorded around three fold increase during the period.
9. The telecom sector in Bihar also grew tremendously during the last few years. By March 2012, there were 460.10 lakh telephone connections in Bihar, of which around 90 percent were under private operators. In 2012-13, the number of telephone connections increased to around 547 lakh, registering an increase of around 19 percent over the previous year. This is despite a drop in number of BSNL connections by about 8 percent. However, the private operators have successfully maintained the rising trend in providing connections, and increased their share to around 92 percent of the total number of connections during the year.
10. Under the State-Plan, various schemes like water supply, drainage construction, roads, Mukhyamantri Urban Development schemes are being undertaken for which Rs. 26.67 crore, Rs. 18.90 crore, Rs. 48.87 crore and Rs. 40.60 crore respectively have been budgeted for the year 2012-13. Similarly, under non-plan head, a budget provision of Rs. 264.77 crore was made in the light of Fourth State Finance Commission recommendation and another Rs. 155 crore as per the Thirteenth Finance Commission recommendations.
11. Under Integrated Housing and Slum Development Programme (IHSDP), a Centrally Sponsored Scheme, 32 projects have been approved by the central Government for 28

towns of the state and the amounts against 31 projects have already been released. The work under first phase of the projects in 15 towns is nearing completion. Under JNNURM, a total of 10 projects have been approved with the share of centre and the state being 50:50 for Patna and 80:20 for Bodh Gaya. The total cost of these 10 projects is estimated at Rs. 758.47 crore. A total of 11 projects, with the share of centre and state being 80:20, has been approved for infrastructure development in small and medium towns in the state.

12. Against the already created potential of 63.04 lakh hectares through the major, medium and minor water resources schemes, only 45.47 lakh hectares of irrigation is utilised annually. From the year 2011-12 upto September, 2013 a total of 29.63 thousand hectares of irrigation potential in major and medium irrigation sector has been created. The ultimate potential of minor irrigation is around 64 lakh hectares, of which a little above 53 percent has been created and 85 percent of this created potential is being utilised.
13. At 118 kwh. the per capita consumption of electricity in Bihar is the lowest in the country. The peak deficit has been around 30 percent for several years in the past. The peak availability has been increasing, but has been just enough to catch up with increasing peak demand, and not to bridge the deficit.
14. The improvement and expansion of the transmission network is being carried out by the state in two phases under Rashtriya Sam VikasYojana (RSVY). Bihar State Power Transmission Company has planned capital expenditure for installation of new transmission lines and sub-stations, as well as augmentation and R&M works to strengthen the existing transmission network. A capital investment of Rs. 6845 crore has been planned for this purpose.
15. The total installed capacity in the state is around 494.3 MW, but the generation has never exceeded 72.2 MW in recent years; in 2011-12, the generation was only 38.9 MW. This poor situation can be better understood by studying the three generating units, that were left to present Bihar, after its separation from Jharkhand in 2000.
16. Bihar, with only 11.3 percent urban population, remains the least urbanised state in India, the national average standing above 30 percent. Thus, improving connectivity of rural areas to the power grid is of great importance. Taking cognizance of this fact, the rural electrification work is being carried out in all the 38 districts of the state under

Rajiv Gandhi Grameen Vidyutikaran Yojana (RGGVY). In 24 districts, work is being carried out by the Power Grid Corporation of India, in 6 districts by National Hydroelectric Power Corporation (NHPC), and in the remaining 8 districts by BSPHCL. Altogether, 24,858 villages have been electrified and 2395 lakh BPL families connected to the grid, and 124 power stations could be charged upto November 15, 2013.

## **Social Sectors**

1. The Manav Vikas Mission (MVM) for 2013-17 is an innovative plan of the state government to improve the human development in the state. Without this special emphasis on human development, it is not possible to impart an inclusive orientation to the growth process. Under MVM, the state government has identified six components — (i) Demography, Health and Nutrition, (ii) Elementary Education and Literacy, (iii) Drinking Water Supply and Sanitation, (iv) Information Technology, (v) Security for Weaker Sections and Ultra Poor and (vi) Art, Culture and Sports.
2. Bihar is the third most populated state of India with a population density of 1106 persons per sq. kms., compared to the national average of 382 persons per sq. kms. With a total population of 104.1 million in 2011, Bihar constitutes 8.6 percent of the total Indian population. Three demographic features of Bihar which are substantially different from India are — decadal growth rate of population, density of population and rate of urbanisation. The decadal growth rate of population for Bihar (25.1 percent) is much higher than for India (17.6 percent)
3. The rate of urbanisation of Bihar was 11.3 percent in 2011 and 10.5 percent in 2001, implying an increase of barely 0.8 percentage points over the decade. For India as a whole, this difference was 3.4 percentage points, indicating a much faster growth of urbanisation in the country.
4. The decentralisation of health services and inter-sectoral convergence in Bihar has led to improved health status in the state. Better infrastructure, drugs and equipment, augmentation of human resources for health services have all led to improvement in delivery of health services. In recent years, Bihar has made significant progress in meeting challenges of health sector. This may be attributed to increased expenditure on health, expansion of health infrastructure, as well as constant and effective monitoring of the health services.

5. While comparing the Total Fertility Rate (TFR) in Bihar and India, it has been noticed that the TFR is consistently higher in Bihar. But fortunately, some early indicators of demographic transition is noticed here. The TFR in Bihar has decreased from 3.9 children in 2007-08 to 3.5 children in 2011-12, a drop of 0.4 children. The drop in the all-India rate is 0.3 children. The other indicator of health is Infant Mortality Rate (IMR). It is interesting to note that, in spite of being an economically and socially disadvantaged state, the IMR in Bihar is very close to the all-India average. Further, the improvement in the IMR during the recent years has been as fast in Bihar as in India as a whole. In 2012, the IMRs in Bihar were — male (42), female (45) and overall (43). The corresponding figures for India were — male (41), female (44) and overall (42). Another remarkable point to be noticed is that the IMR both in case of India and Bihar have registered continuous decline over the years.
6. The number of institutional deliveries in Bihar has increased phenomenally in recent years. In 2008-09, there was a spurt in institutional delivery when 11.4 lakh children were born in some health institutions, recording an increase of 36.3 percent over the previous year. After that, there was moderate but steady increase in institutional deliveries every year. In 2012-13, the institutional deliveries had numbered 14.7 lakh.
7. The budget provisions for ICDS has steadily increased from Rs. 483.59 crore in 2007-08 to Rs. 1393.30 crore in 2012-13, implying an annual growth rate of 23.43 percent. In 2012-13, the funds released by the central government are 82.40 percent of the budgetary amount, which is higher than that in the previous year. Secondly, 92.62 percent of released fund has been spent in 2012-13, which clearly indicates the effective utilisation of this fund.
8. In 2012-13, as many as 31.9 thousand hand pumps have been installed under the National Rural Drinking Water Programme (NRDWP). A major achievement is also recorded in the construction of Individual Household Latrine (IHHL), with around 8 lakh such latrines being constructed in 2012-13. In addition, 17.0 thousand school toilets and 4822 Anganwadi toilets have also been constructed in this year.
9. Under Mukhyamantri Chapakal Yojana, 40,741 handpumps were installed out of the sanctioned 55,240 handpumps in 2012-13. Rs. 240.42 crore was sanctioned for the installation of 55,221 handpumps in 2013-14. Under DFID-health project, work started in 100 solar energy operated mini pipe water supply schemes in four blocks

- of Gaya district (Bodhgaya, Dobhi, Nagar and Manpur) in scheduled caste dominated habitations.
10. The state has improved significantly in increasing its literacy rate during the last decade, from 47.0 percent in 2001 to 61.8 percent in 2011. This implies an increase of 14.8 percentage points during the decade. It is worthwhile to note that this decadal increase is not only the highest among all the decadal growth rates in Bihar since 1961, it is also the highest among all the states for the decade 2001-11. In Bihar, the 2011 Census recorded male literacy at 71.2 percent and female literacy at 51.5 percent, recording a gender disparity of 20 percentage points.
  11. The total enrolment in primary level was 156.50 lakhs in 2011-12, which had increased from 146.3 lakhs in 2007-08. At the upper primary level also, the enrolment has risen during the last four years. The total enrolment at this level in 2011-12 was 50.55 lakhs, with an annual growth rate of 14.4 percent; for the SC and ST students, the growth rate was higher.
  12. The total number of primary and upper primary schools in Bihar rose to 68,323 in 2010-11, from 67,865 in 2007-08. During this period, many primary schools have been upgraded to upper primary school.
  13. The effective implementation of MDMS can play a significant role in ensuring the universal coverage of education. This is particularly important for poor states like Bihar. There are many concerns regarding the proper implementation of MDMS. Some of them are – wide variation in the enrolment and attendance, less control over the quantity and quality of food and irregular supply of foodgrains. To overcome these problems, monitoring and evaluation system needs to be more effective.
  14. The state government has undertaken several targeted schemes based on the report of the State Mahadalit Commission for the welfare of the most deprived amongst the scheduled castes. The Commission observed that, out of the 22 scheduled castes in Bihar, 21 are acutely deprived in terms of, economic, social, cultural and political status, and population belonging to these castes have not benefited significantly from affirmative actions meant for the SC population.
  15. The drop in sex ratio from 919 in 2001 to 918 in 2011 in Bihar, as against an improvement in sex ratio from 933 to 943 in India, is a matter of serious concern for the state government. The gender inequality arising out of social norms and cultural

traditions is now being addressed both directly and indirectly. The progress towards gender equality and women's empowerment in Bihar have been built upon strong commitments of the state government. In order to empower women, the state government has been publishing its gender budget since 2008-09.

16. Along with economic and social empowerment, cultural empowerment is also an essential part of personality development. Therefore, Women Development Corporation is playing an active role in cultural empowerment of women of the state. To strengthen the artistic and craft-based skills through training, enterprise, marketing etc. it is proposed that the cultural events be organized primarily in all 9 Divisional headquarters by the panel of selected agencies. A detailed plan of action regarding logistics, participation, events, convergence strategy would be worked out in a phased manner.
17. As estimated by the Tendulkar Committee, the poverty ratio of Bihar is higher in both 2004-05 and 2011-12, compared to all-India level. The ratio for Bihar is 34.1 percent for rural and 31.2 percent for urban households in 2011-12, implying an overall poverty ratio of 33.7 percent. It may also be seen that, between 2004-05 and 2011-12, the poverty ratio declined by 20.7 percent for Bihar as against 15.3 percent for all-India. The pace of reduction of rural poverty has been faster than that of the urban poverty, in both Bihar and India.
18. The Bihar Rural Livelihoods Promotion Society has been designated as State Rural Livelihoods Mission by the state government under the overall framework of National Rural Livelihoods Mission. It will scale up its JEEViKA model of poverty alleviation throughout the state in a phased manner. The programme will be operational in all the blocks by 2014. Overall, 1.5 crore rural poor families would be organised into 10 lakh SHGs, 65 thousand Village Organisations (VO), 1600 Cluster Level Federations (CLF) and 534 Block Level Federations (BLF).
19. The Public Distribution System (PDS), a target group strategy to alleviate poverty, is an instrument to make available essential commodities to people, particularly those living below the poverty line. In Bihar, the PDS is extremely necessary as there exist wide poverty and inequality. The PDS also plays a crucial role as an anti-inflationary measure and keep the foodgrain prices depressed. Four essential commodities (wheat, rice, sugar and kerosene oil) are distributed through PDS outlets.

20. To enhance the skill of the youth of the state, an autonomous society has been constituted under the chairmanship of Hon'ble Chief Minister – 'Bihar Skill Development Mission (BSDM)' to develop skill of one crore youth by 2017. This target has been distributed yearwise among several line departments. The role of the line departments and BSDM has been defined clearly to avoid any confusion and difficulty in achieving the targets. The role of the line departments is to identify the trades in demand, select the trainees, select quality trainers, monitor the training programmes and also arrange for the required budget.
21. Redistributive justice is one of the main planks of the present government. Towards this, in recent years, a special focus of the revenue administration of the state has been provision of 3 decimals of land for house sites to each Mahadalit family which do not have such site. According to survey, 1.98 lakh Mahadalit families live in Bihar and, till March 2013, the number of landless Mahadalit families benefitting from this scheme is 1.70 lakh, involving 4915 acres land.
22. The state government has created the State Disaster Management Authority (SDMA) on the lines of National Disaster Management Authority (NDMA). The NDMA has set up a battalion of National Disaster Response Force (NDRF) at Bihta, near Patna. It had procured 74.47 acres of land for housing this battalion. On its part, the state government has also created a battalion of its own State Disaster Response Force (SDRF), comprising retired army officers and naval personnel. The retired persons of central police force are also eligible to be engaged in SDRF. Till date, 302 persons have already been appointed and the process of appointing 625 more is on.

### **Banking and Allied Sectors**

1. The financial sector in India has always been dominated by the Scheduled Commercial Banks (SCBs), accounting for major chunk of the total financial flows in the economy. These banks also play a major role in financial inclusion, and this is especially important for the rural sector. In the near absence of a capital market, the financial sector in a state like Bihar is almost entirely driven by the SCBs.
2. At the end of March 2013, 54.0 percent of the total 5008 branches of commercial banks in Bihar were located in rural areas, compared to 61.6 percent in 2008. The decline in the share of rural branches has been continuing unabated since 2008.

3. It can be noted that Bihar accounted for only 4.6 percent of all the bank branches in the country in March 2013, though its share in country's population was 8.6 percent. Bihar's share in the total bank branches in the country has also practically remained the same over the past few years.
4. Bihar accounted for only 3.2 percent of all the employees of scheduled commercial banks in India in March, 2012. Female employees of scheduled commercial banks in Bihar account for a share of only 1.4 percent of all female employment in the scheduled commercial banks in the country.
5. Credit-Deposit (CD) ratio of scheduled commercial banks in Bihar in 2012-13 was the lowest (30.10 percent) among all major states in India, as in the previous years. It was nowhere near the national average of 78.09 percent, not to mention the high CD ratios of Tamil Nadu (122.99 percent), Andhra Pradesh (109.94 percent), Rajasthan (92.17 percent) or Maharashtra (88.32 percent).
6. The total involvement of the banks in the economic activities of a state is truly reflected not by CD ratios alone, but by the Investment plus Credit to Deposit (ICD) ratios. As of March 2012, Bihar had an ICD ratio of 38.5 percent by utilisation, compared to its ICD ratio of 36.5 percent by sanction. The ICD ratio of Bihar, however, is much lower compared to that of states like Rajasthan (110.5 percent), Tamil Nadu (128.7 percent), Gujarat (89.3 percent) or Karnataka (79.0 percent), as well as the national average (85.2 percent) in March 2012. The ICD ratio in Bihar has actually dropped from its high level of 52.8 percent in 2008 to less than 40 percent in 2012.
7. The share of agriculture in the total advances within the state was 49.42 percent, up from 46.14 percent in the previous year. It can be seen that the advances made to the small and medium scale industries were only 6.61 percent of the total loans disbursed in 2012-13, which was significantly less than 8.86 percent registered in 2011-12.
8. Under the Annual Credit Plan of banks in Bihar, the total credit flow in the state has gone up from Rs 32,416 crore in 2011-12 to Rs 44,521 crore in 2012-13, registering a 37.3 percent growth which was higher than the 27 percent growth registered a year before.
9. The poor resource base of the Primary Agricultural Credit Societies, their poor management and low level of participation of their members are major bottlenecks to increase the credit flow through PACS. As indicated by NABARD, the capacity of the



PACS is limited to meet only the credit requirements of its members to some extent; in order to enable them to provide more services to their members and generate income for themselves, it is necessary to develop them as Multi-service Centres to provide ancillary services to their members and diversify its activities.

10. The cumulative number of Kisan Credit Card (KCC) issued by banks in Bihar in 2012-13 was 22.3 lakh. The achievement figures were consistently high, exceeding 80 percent till 2006-07, after which there was a visible decline, with the achievement rate dropping to only 56.9 percent in 2010-11. It later recovered and, in 2012-13, the figure stood at a respectable 77.2 percent.
11. Till the end of March, 2013, 18 tranches of RIDF have been released covering a total cumulative sanction for Rs.1,62,083 crore for the entire country, out of which only Rs 1,10,963 crore (68.5 percent) have been disbursed. For Bihar, however, only Rs 3969 crore (56.5 percent) of the total sanctions of Rs 7025 crore could be disbursed till March 2013. As Bihar was able to utilise only 66 percent of the total disbursed fund, the actual resource support through RIDF was limited in Bihar.
12. Bihar, a slow starter, is gradually catching up with other states in both formation of SHGs and ensuring their bank linkages. As of March, 2013, SHG coverage in rural Bihar was 35.22 lakh households, roughly 48 percent of total rural households.

### **State Finances**

1. The revenue surplus of Bihar had slumped to its lowest level in 2009-10, but 2010-11 was a year of recovery, when the state's revenue surplus had climbed to its hitherto highest level of Rs 6316 crore, compared to only Rs 2943 crore in the previous year. However, 2011-12 had witnessed the beginning of the slowing down of national economy, and in that year the revenue surplus again decreased to Rs 4820 crore.
2. The salary payments to the state government employees also accounted for substantial increases in revenue expenditure — by Rs 1364 crore in 2012-13, compared to Rs. 1644 crore in 2011-12. In the current fiscal, it is projected to go up by more than Rs 4100 crore.
3. The developmental revenue expenditure on social and economic services increased by Rs 7050 crore in 2012-13 over that in the last fiscal. Between 2008-09 to 2012-13, the developmental revenue expenditure increased from Rs. 17,978 crore to Rs. 35,817

- crore. The non-developmental revenue expenditure grew at a lower rate, rising from Rs. 10,530 crore to Rs. 18,645 crore, bulk of it owing to pension as well as interest payments.
4. The tax revenue of the state government has increased substantially from Rs. 23,865 crore in 2008-09 to Rs. 48,153 crore in 2012-13, growing annually at 20 percent during the period. The own tax revenue of the state government grew from Rs 6,172 crore to Rs 16,253 crore during this period, at a much higher annual rate of 27 percent. As indicated earlier, the growth in own tax revenues has picked up in recent years and, during the last two years, it grew by 28 and 29 percent respectively.
  5. The interest payments constitute a perennial burden on governments' finances of most of the states, because of their high indebtedness. For Bihar, however, interest payments have been consuming progressively lesser proportion of the revenue expenditure since 2004-05. It was 15.7 percent in 2007-08 and came down steadily to 8.6 percent in 2012-13. Nearly all states, except Jharkhand Madhya Pradesh, Karnataka and Chhattisgarh, had this ratio above 10 percent in 2012-13, the highest being 31.1 percent for Rajasthan.
  6. State's Own Tax Receipts/ GSDP is an important indicator of the gap between the state government's tax efforts and tax potential. A low ratio also indicates low tax compliance. For Bihar, the ratio of its own tax receipts to GSDP has stagnated at around 4 percent till 2008-09 and, since then, has grown just above 5 percent in 2011-12. In 2012-13, the ratio improved marginally to 5.3 percent. Since this ratio is much lower compared to other states, there is further scope for tapping the entire tax potential of the state.
  7. It is noted that the fiscal position of the state government has definitely improved, compared to what it was in 2009-10. The fiscal situation worsened in 2011-12 due to the adverse macro-economic scenario in the country as a whole, and it did not fully recover even in 2012-13. While the key fiscal indicators point to a marked improvement in the fiscal position of the state government over the recent years, there still remain some areas of concern.
  8. In 2012-13, the total repayment of principal by the state government amounted to Rs. 4582 crore, while the interest payment was higher at Rs 4428 crore. The annual interest burden has increased by Rs 675 crore over the past 5 years, due to substantial past

borrowings. The total annual debt service burden has increased from Rs. 6444 crore in 2008-09 to Rs. 9010 crore in 2012-13, growing at an annual rate of 9.3 percent.

9. The total revenue of the state government, including grants and its share of taxes from the central government, increased from Rs. 32,981 crore in 2008-09 to Rs 59,567 crore in 2012-13, at an impressive annual growth rate of 15.9 percent; compared to this, state government's total own revenue receipts increased during the period at an higher annual rate of 24.1 percent and its tax revenues grew at an even higher annual rate of 27.4 percent. During this period, the grants from the central government increased at a very modest rate of 6.6 percent only. Due to the higher growth of state government's own revenues compared to the growth of all other components of state government revenues, the share of the state government's own revenue in total revenues has also gone up from 22.2 percent in 2008-09 to 29.2 percent in 2012-13.
10. The per capita expenditure on social and economic services for the years 2008-09 to 2013-14 shows good signs. During this period, the growth in per capita expenditure on social services was substantial, as it increased from Rs 1263 to Rs 2941 and the growth in economic services was still higher (from Rs 590 to Rs 1450). The per capita capital outlay has almost doubled from Rs 664 (2008-09) to Rs. 1305 (2013-14).

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## CHAPTER I

### BIHAR ECONOMY : AN OVERVIEW

The economy of Bihar, despite global meltdown and slower growth of the overall Indian economy, was able to continue its growth momentum in 2012-13. In spite of moderate deficit in rainfall, particularly during the south-west monsoon, the economy is likely to register a high growth performance in the current fiscal (2013-14) also. This strong growth process, together with the success of various welfare programmes of the state government, has now created a new atmosphere of confidence in Bihar. It is, therefore, not surprising that the development achievement of the state has drawn attention not only in India, but outside the country as well. With the support of the central government through transfer of more financial resources, particularly a higher award from the 14th Finance Commission, Bihar could continue its growth momentum, gradually narrowing the gap between the state and the national average.

The recent data on state income shows that the economy of Bihar has grown steadily during the period (2006-13). During the period 1999-2006, the economy had grown at an annual rate of 5.7 percent at constant prices. This was the period immediately after the bifurcation of the state in November, 2000. However, the economy witnessed a turnaround due to the policies pursued by the state government thereafter and, as a result, the annual growth rate was much higher at 12.0 percent during 2006-13 period. One can, therefore, term the recent growth process as a 'revival of a stagnant economy'. During this period, the investment level had also increased substantially. From an average annual plan size of Rs. 4200 crore during the Tenth Plan period (2002-07), the average plan size climbed to more than Rs. 16,700 crore during the Eleventh Plan period (2007-12). Besides the size of the investment, the pattern also has undergone major changes, with considerable emphasis now on infrastructural development and social delivery system.

For a proper understanding of the challenges facing Bihar's economic development, it should be kept in mind that, with a population of 104.0 million in 2011, Bihar is a densely populated region, with no less than 1106 persons living per sq. km. of its area. As per the Planning Commission figures, in 2009-10, 53.5 percent of its population lived below the poverty line in Bihar. Nearly nine-tenths of its population live in the villages, where the poverty ratio is higher at 55.3 percent. Bihar had to overcome all these challenges to move ahead in a new growth path. Bihar falls in the Gangetic basin area with fertile alluvial soil and abundant ground water

resources. With the bifurcation of the state, the vast mineral sector and other big industries went to Jharkhand. The present Bihar was left with only agriculture to depend upon. But with a prudent development strategy, the state could overcome these challenges. The state is now experiencing a development process that is not only very strong, but inclusive as well.

The present economic survey is an attempt to present in detail the current status of the state's economy, as well as its various sectors. The sectoral analysis will highlight the efforts made by the state government for the different sectors and their respective achievements. It will simultaneously point out the hindrances that the economy is facing to maintain its growth momentum. Apart from this Introductory chapter on the overview of the state's economy, the survey has six more chapters – Agriculture and Allied Sectors, Enterprises Sector, Infrastructure and Communications, Social Sector, Banking and Allied Sector and, finally, State Finances.

### **1.1 State Domestic Product**

The estimates of State Domestic Product of Bihar are prepared separately for Gross State Domestic Product (GSDP) and Net State Domestic Product (NSDP), both at current and constant prices. In Table A 1.1 (Appendix), the estimates of GSDP and NSDP are presented for the period 1999-00 to 2012-13. In Tables A 1.2 and A 1.3 (Appendix), the sectorwise estimates of GSDP are presented at current and constant (2004-05) prices respectively for the period from 1999-00 to 2012-13. Further, the sectorwise estimates of NSDP at current and constant (2004-05) prices for the period from 1999-00 to 2012-13 are presented in Tables A 1.4 and A 1.5 (Appendix), respectively. It should be noted here that up to 2010-11, the final estimates have been presented; the estimate for 2011-12 is provisional and that for 2012-13 is a quick estimate. The GSDP of Bihar at 2004-05 prices in 2012-13 is Rs. 1.65 lakh crore, yielding a per capita income of Rs. 16,537. The estimated GSDP at current prices in 2012-13 is Rs. 3.09 lakh crore, implying a per capita income of Rs. 30,930.

The growth rate of Bihar's economy has not been uniform over the period 1999-2000 to 2012-13. During the 1999-2000 to 2005-06, the state income at constant prices grew at an annual rate of 5.7 percent. After that, the economy witnessed a turnaround and grew at an annual rate of 12.0 percent, which was not only much higher than what was achieved in previous period, but one of the highest among all the Indian states.

**Table 1.1 : Compound Annual Growth Rate (CAGR) of GSDP**

No.	Sector		1999-2000 to 2005-06		2006-07 to 2012-13	
			Current Prices	Constant 2004-05 Prices	Current Prices	Constant 2004-05 Prices
1	Agriculture/Animal Husbandry		6.1	3.0	19.8	5.9
2	Forestry / Logging		32.2	1.2	5.1	-1.9
3	Fishing		2.9	0.5	19.2	3.8
4	Mining/Quarrying		16.2	2.2	8.7	11.2
	<b>Sub-Total (Primary)</b>		<b>7.7</b>	<b>2.7</b>	<b>18.6</b>	<b>5.2</b>
5	Manufacturing		7.2	0.8	11.8	6.8
	5.1	Registered	-12.9	-18.4	20.9	18.2
	5.2	Un-registered	12.4	5.9	8.7	2.7
6	Construction		39.5	23.4	30.6	21.9
7	Electricity / Water Supply / Gas		11.7	3.7	13.3	7.7
	<b>Sub-Total (Secondary)</b>		<b>22.1</b>	<b>11.7</b>	<b>23.9</b>	<b>16.2</b>
8	Transport / Storage / Communication		10.0	6.6	16.5	19.2
	8.1	Railways	2.8	2.3	6.4	5.0
	8.2	Other Transport	13.7	4.3	20.6	11.0
	8.3	Storage			17.6	6.3
	8.4	Communication	16.2	18.1	21.1	38.4
9	Trade / Hotel / Restaurant		14.3	7.3	26.7	15.1
	<b>Sub-Total (8 and 9)</b>		<b>13.2</b>	<b>7.2</b>	<b>24.8</b>	<b>16.1</b>
10	Banking / Insurance		2.6	8.8	27.5	23.5
11	Real Estate/ Ownership of Dwelling/Business Services		18.7	7.0	17.5	10.1
	<b>Sub-Total (10 and 11)</b>		<b>11.7</b>	<b>7.7</b>	<b>21.1</b>	<b>16.3</b>
12	Public Administration		8.6	3.9	23.1	11.7
13	Other Services		10.1	3.7	16.4	6.1
	<b>Sub-Total (Tertiary)</b>		<b>11.7</b>	<b>6.0</b>	<b>22.2</b>	<b>13.7</b>
	<b>Total GSDP</b>		<b>11.6</b>	<b>5.7</b>	<b>21.5</b>	<b>12.0</b>
	<b>Per Capita GSDP</b>		<b>9.7</b>	<b>3.9</b>	<b>19.8</b>	<b>10.4</b>

Source : Directorate of Economics and Statistics, GOB

An analysis of the sectoral rates of growth, as presented in Table 1.1, throws light on the major contributors to the growth of the state economy. During the period 2006-2013, the sectors recording a growth rate of more than 15 percent are – Registered Manufacturing (18.2 percent), Construction (21.9 percent), Communication (38.4 percent), Trade, Hotels and Restaurants (15.1 percent), and Banking and Insurance (23.5 percent). During 1999-2006, the major contributors to growth were Construction (23.4 percent), Communication (18.1 percent), Banking and Insurance (8.8 percent) and Trade, Hotel and Restaurants (7.3 percent).

Therefore, we can find that registered manufacturing has entered as a leading contributor to the growth process during the period 2006-2013, in addition to the 3 sectors that were leading during 1999-2006.

It should also be noted from Table 1.1 that nearly all the sectors registered a higher growth rate during the period (2006-13), as compared to those in the period 1999-2006. It is also quite pleasing to note that the rate of growth of Agriculture and Animal Husbandry sector has been 5.9 percent during 2006-13, compared to only 3.0 percent during 1999-2006 period. This is of special significance, as nearly 90 percent of the population living in rural areas depend on this sector for their livelihood.

Although, there has been remarkable increase in the rate of growth of Bihar's economy, the yearly growth rates show wide fluctuations. From the analysis of year-to-year growth rates of the state economy from 2006-07 onwards, presented in Table A 1.6 (Appendix), one can notice these fluctuations. For the overall economy, the growth rate has varied from 5.75 percent in 2007-08 to as high as 15.03 percent in 2010-11 considering the period 2007-13. Agriculture and Animal Husbandry sector, which recorded a growth rate of (-) 13.21 percent in 2009-10, had grown at the high rate of 27.35 percent in 2006-07. In 2010-11, the growth of this sector was also very high at 19.44 percent. One of the most likely source of this wide fluctuation in the rate of agricultural growth happens to be the vagaries of monsoon, which tend to cause upswing and downswing in agricultural production. This fluctuation in the agriculture production, in turn, causes fluctuation in the growth rates of other sectors of the economy. It is, therefore, necessary to stabilise the rate of growth of the agriculture sector in order to stabilise the growth of the overall economy, so that the rate becomes sustainable. Once the rate of growth of the agriculture sector is stabilized, it would provide a positive impact on the rate of growth of other sectors through backward and forward linkages, resulting in a stable growth process for the entire state economy.

To know more about the comparative status of economic growth of Bihar vis-à-vis other states, one has to look into the comparable estimates of per capita NSDP of different states. In Table 1.2, such comparative estimates of per capita income at current prices of major Indian states are presented for the period 2008-09 to 2012-13. It is observed from the table that Bihar still continues to be at the bottom of the ranking of states with respect to per capita income. But the impact of the strong growth process in recent years can be felt when one considers the gap between the per capita income of Bihar with that of all-India. In 2008-09, the per capita income of Bihar (Rs. 13,728) was 33.7 percent of all-India average (Rs. 40,775), but in 2012-13, this

ratio has increased to 41.18 percent (Rs. 28,317 for Bihar and Rs. 68,757 for all-India). It is, thus, clear that the momentum of growth in Bihar's economy has got to be sustained for many more years if the gap between the per capita income of Bihar and that of India has to be closed.

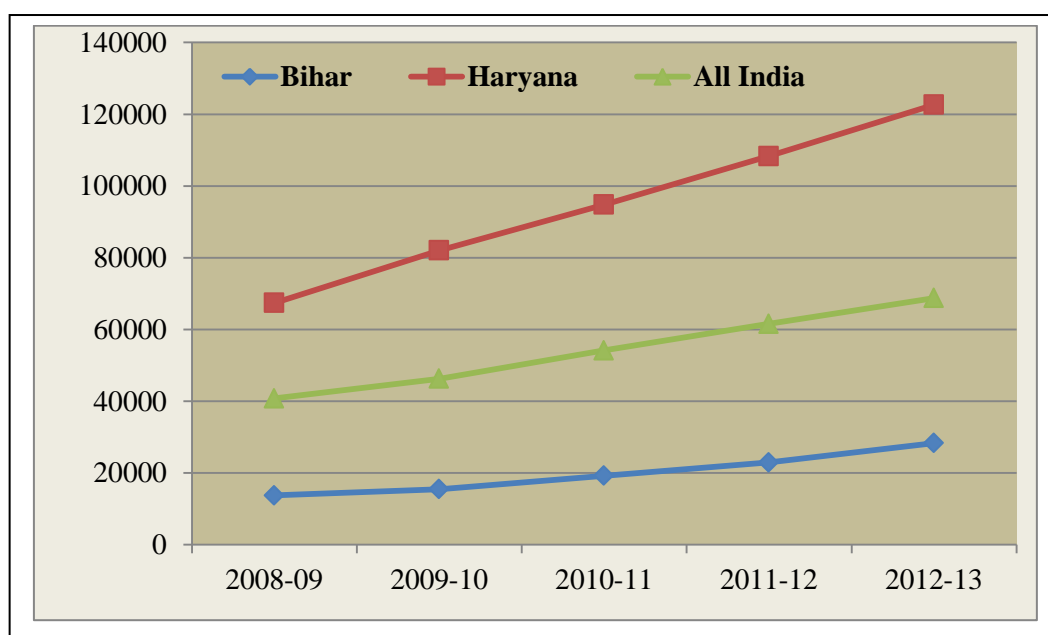
**Table 1.2 : Per Capita Net State Domestic Product (NSDP) at Current Prices of Major Indian States**

State / UT	Per Capita NSDP (Rs.)				
	2008-09	2009-10	2010-11	2011-12	2012-13
Andhra Pradesh	46345 (9)	51114 (9)	60703 (9)	68970 (8)	78177 (6)
Assam	24099 (15)	28383 (14)	33348 (14)	37250 (15)	42036 (12)
<b>Bihar</b>	<b>13728 (17)</b>	<b>15457 (17)</b>	<b>19205 (17)</b>	<b>22890 (17)</b>	<b>28317 (14)</b>
Gujarat	55068 (4)	64097 (4)	78802 (3)	89668 (3)	-
Haryana	67405 (1)	82037 (1)	94798 (1)	108345 (1)	122660 (1)
Himachal Pradesh	49903 (7)	58402 (7)	67475 (7)	74694 (7)	82611 (5)
Jharkhand	25046 (14)	28223 (15)	34721 (13)	38258 (13)	43384 (11)
Karnataka	48084 (8)	51364 (8)	62251 (8)	68423 (9)	77015 (7)
Kerala	53046 (6)	60226 (6)	69465 (6)	80924 (5)	-
Madhya Pradesh	25278 (13)	28712 (13)	32223 (15)	37994 (14)	43864 (10)
Maharashtra	62234 (2)	69765 (2)	83395 (2)	95339 (2)	107670 (2)
Odisha	31416 (11)	33029 (12)	38878 (12)	41896 (12)	49489 (9)
Punjab	55315 (3)	61805 (5)	69580 (5)	78633 (6)	88783 (4)
Rajasthan	31279 (12)	35254 (11)	44709 (11)	53735 (11)	-
Tamilnadu	54137 (5)	64338 (3)	78473 (4)	88697 (4)	98550 (3)
Uttar Pradesh	20422 (16)	23671 (16)	26692 (16)	29785 (16)	33269 (13)
West Bengal	35487 (10)	41039 (10)	47389 (10)	54125 (10)	62831 (8)
<b>All India</b>	<b>40775</b>	<b>46249</b>	<b>54151</b>	<b>61564</b>	<b>68757</b>

Source : Central Statistical Organisation, Delhi

Note : Figures in parentheses denote rank

**Chart 1.1 : Per Capita NSDP at Current Prices (in Rs.)**





With economic development, it is historically observed that structure of any economy also undergoes changes. This is true of Bihar also. This is because the pace of development of various sectors are different, leading to changes in their relative size over the years. The growth rates of different sectors vary because of shifting demand patterns, a consequence of rising income. Labour force also tends to shift from primary sector to more prosperous industry and services. In Table 1.3 the structure of Bihar's economy has been presented for the period 2003-04 to 2012-13. Instead of presenting yearwise shares of sectoral outputs, the 3 columns of the table present triennium average for shares of sectoral output. The 3 chosen trienniums are 2003-06 in the beginning of the previous decade, 2007-10 at the end of that decade, and 2010-13 at the beginning of the present decade. These triennium averages are also more stable in nature, making the comparisons more meaningful.

**Table 1.3 : Sectoral Composition of GSDP at Constant (2004-05) Prices**

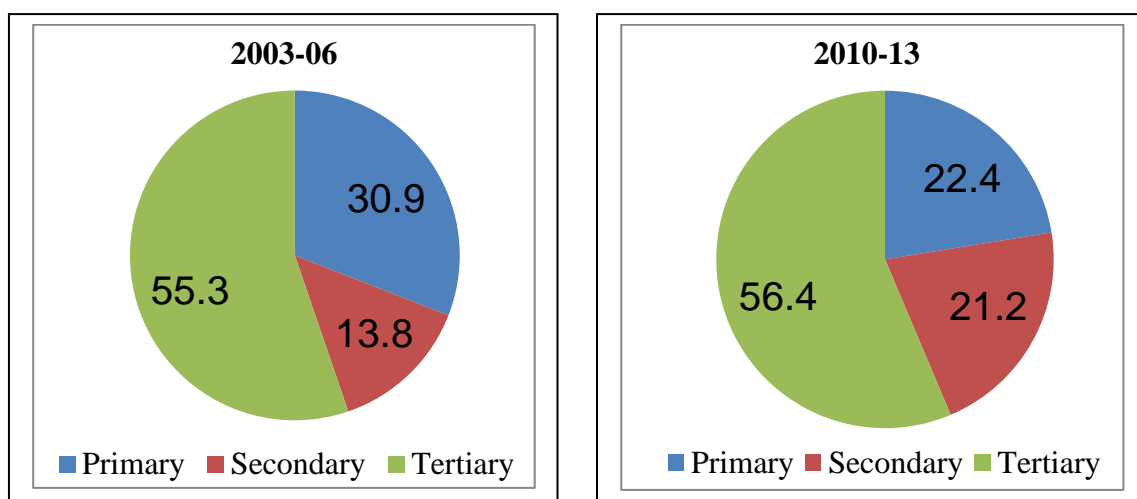
Sl. No.	Sector	2003-06 (TA)	2007-10 (TA)	2010-13 (TA)
1	Agriculture/Animal Husbandry	25.8	22.3	19.8
2	Forestry / Logging	3.6	2.4	1.6
3	Fishing	1.5	1.2	1.0
4	Mining/Quarrying	0.1	0.1	0.1
	<b>Sub-Total (Primary)</b>	<b>30.9</b>	<b>25.9</b>	<b>22.4</b>
5	Manufacturing	5.6	5.8	5.8
	5.1 Registered	1.2	1.7	2.6
	5.2 Un-registered	4.4	4.1	3.2
6	Construction	6.7	10.7	14.2
7	Electricity / Water Supply / Gas	1.5	1.4	1.3
	<b>Sub-Total (Secondary)</b>	<b>13.8</b>	<b>17.9</b>	<b>21.2</b>
8	Transport / Storage / Communication	6.2	7.0	7.7
	8.1 Railways	2.0	2.0	1.7
	8.2 Other Transport	2.7	2.5	2.6
	8.3 Storage	0.1	0.1	0.1
	8.4 Communication	1.5	2.4	3.3
9	Trade / Hotel / Restaurant	19.8	21.9	22.3
	<b>Sub-Total (8 and 9)</b>	<b>26.0</b>	<b>28.9</b>	<b>30.0</b>
10	Banking / Insurance	3.5	4.2	5.1
11	Real Estate/ Ownership of Dwelling/Business Services	5.5	5.5	5.1
	<b>Sub-Total (10 and 11)</b>	<b>9.0</b>	<b>9.8</b>	<b>10.3</b>
12	Public Administration	6.8	5.9	5.4
13	Other Services	13.5	11.6	10.7
	<b>Sub-Total (Tertiary)</b>	<b>55.3</b>	<b>56.2</b>	<b>56.4</b>
	<b>Total GSDP</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source : Directorate of Economics and Statistics, GOB

Note : TA = Triennium Average

In the beginning of the last decade, the average share of 3 major sectors in total GSDP stood at 30.9 percent (primary), 13.8 percent (secondary) and 55.3 percent (tertiary). Thereafter, the share of the primary sector has been showing a decline over the years, and it came down to 25.9 percent for the triennium ending 2009-10 and then to 22.4 percent for the triennium ending 2012-13. This shows that the importance of the primary sector has declined steadily over the years. Since secondary and tertiary sectors recorded tremendous growth rate in the last decade, their shares of outputs are much higher than those in the triennium ending 2005-06. The relative share for the triennium ending 2012-13 now stands thus : primary (22.4 percent), secondary (21.2 percent) and tertiary (56.4 percent).

**Chart 1.2 : Sectoral Composition of GSDP (in percent)**



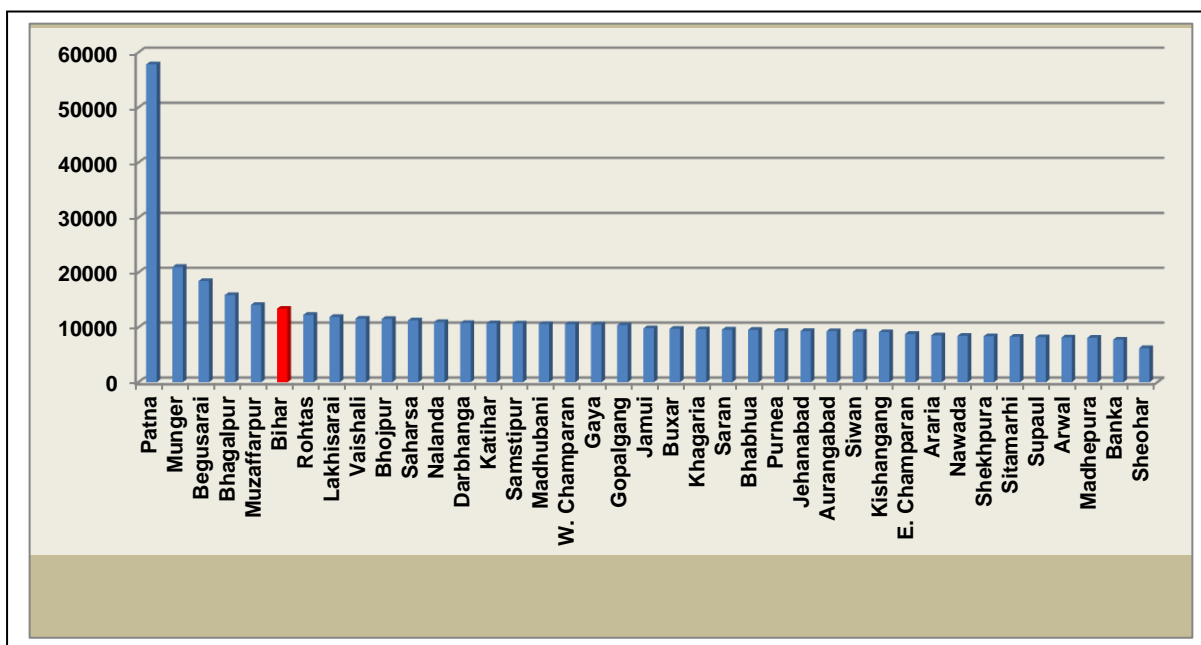
Within the three major sectors, some sub-sectors have also recorded substantial change in their share. For example, in the primary sector, Agriculture and Animal husbandry recorded substantial decrease in its share. Within secondary sector, the sub-sector which showed substantial change is construction, whose share in GSDP increased from 6.7 percent in the triennium 2003-06 to 14.2 percent in the triennium 2010-13. Within the tertiary sector, the sub-sector which recorded higher growth and caused its share to rise was trade, hotel and restaurants. Organised sub-sectors like Public Administration and other services lost in terms of their shares in GSDP.

## **1.2 Regional Disparity**

The problem of low per capita income in Bihar is accentuated by the fact that there exists considerable disparity across the districts in terms of their per capita income. The latest estimates of per capita GDDP (Gross District Domestic Product) relate to 2010-11 and these

estimates have been presented in Table A 1.7 (Appendix), along with estimates for 2006-07 to 2010-11. It can be seen from the table that, in 2010-11, Patna (Rs. 57,843), Munger (Rs. 21,019) and Begusarai (Rs. 18,447) are the most prosperous districts of Bihar. On the other end of the ranking ladder, the most economically backward districts are Sheohar (Rs. 6209), Banka (Rs. 7764) and Madhepura (Rs. 8102). Even if we exclude Patna which has the benefit of being the state capital, the per capita income of Munger, the second most prosperous district, is more than 3 times that of Sheohar.

**Chart 1.3 : Districtwise Per Capita Income in 2012-13 (in Rs.)**



Apart from per capita GDDP, consumption levels of petroleum products (Petrol, Diesel and Cooking gas) can also indicate the varying level of economic disparity of the districts of the state. In Table A 1.8 (Appendix), data relating to consumption of petroleum products in the different districts, along with average consumption level for the triennium ending 2012-13, are presented. In the triennium average column, the figures in the brackets indicate the share of each district in the total consumption of the state. This percentage share is compared with percentage share of population of each district to find out the deviations. If the share of any district is more than its percentage share in population, it would then indicate the relative prosperity of the district and vice-versa.

Based on these differences, one can identify 3 most prosperous and 3 most backward districts of Bihar in respect of each of the petroleum products and the names of such districts have been presented in Table 1.4. Patna happens to be the most prosperous one according to all the four

indicators. Compared to a population share of 5.6 percent, the share in consumption of petroleum products are — petrol (17.2 percent), diesel (10.8 percent) and cooking gas (20.7 percent). In case of Petrol, Patna is followed by Muzaffarpur (6.4 percent against a population share of 4.6 percent) and Bhagalpur (3.5 percent against a population share of 2.9 percent). In case of Diesel, Patna is followed by Muzaffarpur (5.6 percent as against a population share of 4.6 percent), East Champaran (5.5 percent as against a population share of 4.9 percent), Rohtas (4.5 percent against a population share of 3.8 percent) and Begusarai (5.3 percent as against a population share of 2.8 percent). In case of Cooking Gas, Patna is followed by Muzaffarpur (5.4 percent as against a population share of 4.6 percent) and Bhagalpur (3.8 percent as against a population share of 2.9 percent) and in the case of consumption of Petrol, Diesel and Cooking Gas, the above criterion was above used to find out backward districts.

**Table 1.4 : Relatively Prosperous and Backward Districts of Bihar**

Criteria	Top 3 Districts	Bottom 3 Districts
Per Capita GDDP	Patna, Munger and Begusarai	Sheohar, Banka and Madhepura
Consumption of Petrol	Patna, Muzaffarpur and Bhagalpur	Sheohar, Arwal and Lakhisarai
Consumption of Diesel	Patna, Muzaffarpur and East Champaran	Sheohar, Arwal and Lakhisarai
Consumption of LPG	Patna, Muzaffarpur and Bhagalpur	Sheohar, Arwal, and Sheikhpura

The deposits in small savings kept in post offices and public provident fund across the districts can also be considered a shadow measure of relative prosperity of a particular district. The figures of such deposits are shown in Table A 1.9 (Appendix). In the table, we have derived the triennium average of such deposits for the years 2010-11, 2011-12 and 2012-13, along with percentage share of district in total savings. Higher the percentage share of the district vis-à-vis its population share, higher is the prosperity count of the district. The relatively prosperous districts on this count are — Saran, Bhojpur and Patna. At the other end, the relatively backward districts using this criterion are – Banka, Sheohar and Araria.

### **1.3 Wholesale and Consumer Price Indices**

To know about the real value of GDP or GSDP, one must have an idea about the movement of price levels over the years. The wholesale and consumer indices try to indicate the trend of price movement over the years. Comparison of indices over time gives an overall idea about the rate of inflation in some particular year with respect to the base year on which index

numbers are constructed. Apart from Wholesale Price Index (WPI) for the country as a whole, index numbers are also available in the form of Consumer Price Index (CPI) for industrial workers, agricultural labourers and rural labourers, separately for all states. These indices have three different base years – 2004-05 for WPI, 2000-01 for CPI for industrial workers and 1986-87 for CPI for both agricultural and rural labourers. Table 1.5 presents the data regarding these price indices.

**Table 1.5 : Wholesale and Consumer Price Indices in Bihar and India**

Year	Wholesale Price Index (Base 2004-05=100)	Industrial Workers (Base 2000-2001=100)		Agricultural Labourers (Base 1986-87=100)		Rural Labourers (Base 1986-87=100)	
		Bihar	India	Bihar	India	Bihar	India
2006-07	111.4	125	123	377	372	377	359
2007-08	116.6	134	131	412	402	412	391
2008-09	126.0	144	142	446	439	447	414
2009-10	130.8	162	157	500	494	500	461
2010-11	143.8	182	175	532	552	532	541
2011-12	156.1	199	195	552	622	555	623
2012-13	167.6	-	215	617	672	620	673
Apr-13	171.3	230	226	640	711	643	711
May-13	171.4	232	228	629	719	633	720
Jun-13	172.7	234	231	636	729	641	730
Jul-13	175.4	239	235	649	740	654	741

Source: RBI and Labour Bureau, Government of India.

An analysis of the table will show that the rise in prices for rural labourers has been relatively slower in Bihar than in India as a whole. For agricultural labourers, the index rose by 272 points between 2006-07 and July, 2013 for Bihar; for India a whole, the rise has been of much higher by 368 points over the same period. In case of industrial workers, price rise has been nearly of the same order for Bihar and India. Between 2006-07 and July 2013, the index rose by 114 points in Bihar; while for all-India, the rise was by 112 points. By June 2013, the latest month for which data has been reported, the CPI stood at 239 (Bihar) and 235 (India) for industrial workers; 649 (Bihar) and 740 (India) for agricultural labourers; and 605 (Bihar) and 741 (India) for rural labourers.

**APPENDIX**

**Table A 1.1 : Gross State Domestic Product (GSDP) and Net State Domestic Product (NSDP) of Bihar At Factor Cost**

Year	GSDP (Rs. crore)		NSDP (Rs. crore)		Per Capita GSDP (Rs.)	
	At constant (2004-05) prices	At current prices	At constant (2004-05) prices	At current prices	At constant (2004-05) prices	At current prices
1999-00	50174	59157	46071	54052	6301	7429
2000-01	57242	67942	52519	62062	6992	8298
2001-02	57657	65080	52323	58839	6832	7712
2002-03	64965	72556	59302	65931	7592	8479
2003-04	66174	69268	59701	62728	7595	7950
2004-05	77781	77781	70167	70167	8773	8773
2005-06	82490	77908	74144	69861	9149	8641
2006-07	100737	90096	91331	81514	10994	9832
2007-08	113680	95275	102853	85916	12215	10237
2008-09	142279	106857	129690	96730	15060	11311
2009-10	162923	113247	148151	102027	16998	11815
2010-11	204463	130272	186653	117605	21037	13404
2011-12(P)	246995	144149	225482	130281	25074	14634
2012-13 (Q)	308640	165018	282562	149621	30930	16537

Source : Directorate of Economics and Statistics, GOB

Note: P -Provisional, Q – Quick

**Table A 1.2 : Gross State Domestic Product (GSDP) of Bihar at Factor Cost (Current Prices)**

(Rs. crore)

Sl. No.	Sector		1999-00	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06
1	Agriculture/Animal Husbandry		15203	19732	17666	21144	19040	20673	20827
2	Forestry / Logging		911	1008	1084	1151	1243	2724	2794
3	Fishing		697	825	1032	1127	1190	1132	1164
4	Mining/Quarrying		94	109	166	51	45	42	97
	<b>Sub-Total (Primary)</b>		<b>16904</b>	<b>21674</b>	<b>19947</b>	<b>23474</b>	<b>21518</b>	<b>24572</b>	<b>24883</b>
5	Manufacturing		3614	3470	3236	3686	3683	4379	4256
	5.1	Registered	1151	871	749	1026	738	1123	643
	5.2	Un-registered	2463	2599	2487	2660	2944	3256	3613
6	Construction		1903	1914	2205	2654	2734	5138	6649
7	Electricity/Water Supply/Gas		719	1008	727	740	907	1146	1162
	<b>Sub-Total (Secondary)</b>		<b>6236</b>	<b>6393</b>	<b>6168</b>	<b>7080</b>	<b>7323</b>	<b>10664</b>	<b>12067</b>
8	Transport / Storage / Communication		3724	3905	3899	4191	3969	4612	5099
	8.1	Railways	1564	1711	1716	1823	1414	1451	1580
	8.2	Other Transport	1393	1472	1496	1622	1720	1997	2213
	8.3	Storage						62	66
	8.4	Communication	768	722	687	746	835	1102	1241
9	Trade / Hotel / Restaurant		7541	8614	9582	11936	12761	16286	16079
	<b>Sub-Total (8 and 9)</b>		<b>11265</b>	<b>12519</b>	<b>13481</b>	<b>16127</b>	<b>16730</b>	<b>20898</b>	<b>21178</b>
10	Banking / Insurance		1819	2056	2736	2723	2890	2586	2731
11	Real Estate/ Ownership of Dwelling/Business Services		2096	2359	2584	2900	3402	4041	4778
	<b>Sub-Total (10 and 11)</b>		<b>3915</b>	<b>4415</b>	<b>5319</b>	<b>5624</b>	<b>6291</b>	<b>6626</b>	<b>7509</b>
12	Public Administration		3794	4114	4540	4085	4903	5179	5471
13	Other Services		8060	8128	8200	8576	9408	9842	11383
	<b>Sub-Total (Tertiary)</b>		<b>27033</b>	<b>29175</b>	<b>31541</b>	<b>34412</b>	<b>37333</b>	<b>42545</b>	<b>45540</b>
	<b>Total GSDP</b>		<b>50174</b>	<b>57242</b>	<b>57657</b>	<b>64965</b>	<b>66174</b>	<b>77781</b>	<b>82490</b>
	<b>Per Capita GSDP</b>		<b>6301</b>	<b>6992</b>	<b>6832</b>	<b>7592</b>	<b>7595</b>	<b>8773</b>	<b>9149</b>

(Contd...)

**Table A 1.2 : Gross State Domestic Product (GSDP) of Bihar at Factor Cost (Current Prices) (Contd.)**

(Rs. crore)

Sl. No.	Sector		2006-07	2007-08	2008-09	2009-10	2010-11	2011-12 (P)	2012-13 (Q)
1	Agriculture/Animal Husbandry		27148	27049	36660	35476	48142	58113	68497
2	Forestry / Logging		3105	3112	3215	3241	3510	3744	3939
3	Fishing		1317	1442	2352	2436	2366	3244	3953
4	Mining/Quarrying		74	78	143	122	117	116	116
	<b>Sub-Total (Primary)</b>		<b>31643</b>	<b>31681</b>	<b>42369</b>	<b>41275</b>	<b>54135</b>	<b>65217</b>	<b>76504</b>
5	Manufacturing		4856	6429	8363	8281	11047	12705	14648
	5.1	Registered	550	1385	3050	2593	4718	5566	6591
	5.2	Un-registered	4306	5044	5313	5688	6328	7139	8057
6	Construction		8992	11557	14497	19003	27592	32889	43072
7	Electricity / Water Supply / Gas		1137	1391	1460	1365	1661	2502	2809
	<b>Sub-Total (Secondary)</b>		<b>14985</b>	<b>19378</b>	<b>24320</b>	<b>28649</b>	<b>40300</b>	<b>48096</b>	<b>60529</b>
8	Transport / Storage / Communication		5956	6775	7776	9318	10325	11562	13246
	8.1	Railways	1983	2299	2357	2845	2807	3103	3459
	8.2	Other Transport	2597	2981	3676	4297	5358	6503	8004
	8.3	Storage	78	92	109	132	158	185	216
	8.4	Communication	1297	1403	1633	2044	2001	1771	1568
9	Trade / Hotel / Restaurant		20730	25201	31072	38464	46445	58695	76008
	<b>Sub-Total (8 and 9)</b>		<b>26686</b>	<b>31976</b>	<b>38848</b>	<b>47782</b>	<b>56770</b>	<b>70256</b>	<b>89254</b>
10	Banking / Insurance		3192	3526	3953	4935	6363	7814	9151
11	Real Estate/ Ownership of Dwelling/Business Services		5770	6844	7954	9945	12441	15638	19719
	<b>Sub-Total (10 and 11)</b>		<b>8962</b>	<b>10369</b>	<b>11906</b>	<b>14880</b>	<b>18803</b>	<b>23452</b>	<b>28871</b>
12	Public Administration		5846	6376	8556	10111	12040	13590	16720
13	Other Services		12615	13900	16279	20226	22415	26383	36761
	<b>Sub-Total (Tertiary)</b>		<b>54109</b>	<b>62621</b>	<b>75590</b>	<b>92999</b>	<b>110028</b>	<b>133681</b>	<b>171606</b>
	<b>Total GSDP</b>		<b>100737</b>	<b>113680</b>	<b>142279</b>	<b>162923</b>	<b>204463</b>	<b>246995</b>	<b>308640</b>
	<b>Per Capita GSDP</b>		<b>10994</b>	<b>12215</b>	<b>15060</b>	<b>16998</b>	<b>21037</b>	<b>25074</b>	<b>30930</b>

Source : Directorate of Economics and Statistics, GOB  
 Note : P – Provisional, Q – Quick

**(Concluded)**



**Table A 1.3 : Gross State Domestic Product (GSDP) of Bihar at Factor Cost (2004-05 Prices)**

(Rs. crore)

Sl. No.	Sector	1999-00	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06
1	Agriculture/Animal Husbandry	16183	22207	17338	21999	17989	20673	19300
2	Forestry / Logging	2221	2349	2410	2496	2601	2724	2671
3	Fishing	720	795	1018	1106	1128	1132	1183
4	Mining/Quarrying	86	121	220	62	50	42	70
	<b>Sub-Total (Primary)</b>	<b>19211</b>	<b>25472</b>	<b>20985</b>	<b>25662</b>	<b>21769</b>	<b>24572</b>	<b>23224</b>
5	Manufacturing	4566	4215	3898	4223	4052	4379	4106
	5.1 Registered	1634	1116	963	1195	883	1123	622
	5.2 Un-registered	2931	3099	2935	3028	3169	3256	3484
6	Construction	2773	2805	3104	3703	3613	5138	6374
7	Electricity / Water Supply / Gas	1259	1363	1055	1078	1106	1146	1189
	<b>Sub-Total (Secondary)</b>	<b>8598</b>	<b>8382</b>	<b>8056</b>	<b>9005</b>	<b>8771</b>	<b>10664</b>	<b>11668</b>
8	Transport / Storage / Communication	3936	4285	4285	4586	4293	4612	5105
	8.1 Railways	1527	1714	1760	1794	1351	1451	1609
	8.2 Other Transport	1732	1870	1863	1959	1967	1997	2065
	8.3 Storage						62	61
	8.4 Communication	677	701	662	834	975	1102	1371
9	Trade / Hotel / Restaurant	8847	10207	11180	13324	13402	16286	14862
	<b>Sub-Total (8 and 9)</b>	<b>12782</b>	<b>14492</b>	<b>15464</b>	<b>17910</b>	<b>17695</b>	<b>20898</b>	<b>19972</b>
10	Banking / Insurance	1940	2148	2638	2524	2448	2586	2941
11	Real Estate/ Ownership of Dwelling/Business Services	3211	3385	3530	3676	3843	4041	4403
	<b>Sub-Total (10 and 11)</b>	<b>5151</b>	<b>5533</b>	<b>6168</b>	<b>6200</b>	<b>6290</b>	<b>6626</b>	<b>7343</b>
12	Public Administration	4282	4661	5036	4342	4925	5179	5107
13	Other Services	9134	9400	9369	9439	9818	9842	10598
	<b>Sub-Total (Tertiary)</b>	<b>31349</b>	<b>34087</b>	<b>36038</b>	<b>37890</b>	<b>38728</b>	<b>42545</b>	<b>43016</b>
	<b>Total GSDP</b>	<b>59157</b>	<b>67942</b>	<b>65080</b>	<b>72556</b>	<b>69268</b>	<b>77781</b>	<b>77908</b>
	<b>Per Capita GSDP</b>	<b>7429</b>	<b>8298</b>	<b>7712</b>	<b>8479</b>	<b>7950</b>	<b>8773</b>	<b>8641</b>

(Contd...)

**Table A 1.3 : Gross State Domestic Product (GSDP) of Bihar at Factor Cost (2004-05 Prices) (Contd.)**

(Rs. crore)

Sl. No.	Sector	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12 (P)	2012-13 (Q)
1	Agriculture/Animal Husbandry	24578	22769	25435	22076	26368	29314	31201
2	Forestry / Logging	2612	2558	2511	2462	2414	2366	2320
3	Fishing	1105	1188	1273	1259	1223	1458	1694
4	Mining/Quarrying	58	57	126	92	91	89	89
	<b>Sub-Total (Primary)</b>	<b>28353</b>	<b>26572</b>	<b>29345</b>	<b>25888</b>	<b>30096</b>	<b>33227</b>	<b>35304</b>
5	Manufacturing	4369	5448	6535	6270	7698	8384	9192
	5.1 Registered	516	1155	2262	1931	3150	3708	4374
	5.2 Un-registered	3853	4293	4273	4339	4548	4676	4819
6	Construction	7962	9446	10745	13511	18156	19955	24156
7	Electricity / Water Supply / Gas	1247	1341	1466	1657	1706	1851	2015
	<b>Sub-Total (Secondary)</b>	<b>13578</b>	<b>16235</b>	<b>18745</b>	<b>21438</b>	<b>27560</b>	<b>30190</b>	<b>35364</b>
8	Transport / Storage / Communication	5776	6322	6957	8738	10512	11240	12093
	8.1 Railways	1845	2016	2043	2201	2340	2561	2777
	8.2 Other Transport	2246	2408	2701	2857	3270	3734	4327
	8.3 Storage	68	75	82	87	95	101	107
	8.4 Communication	1617	1824	2131	3594	4807	4844	4882
9	Trade / Hotel / Restaurant	18030	20493	23233	25408	27944	32065	37769
	<b>Sub-Total (8 and 9)</b>	<b>23806</b>	<b>26815</b>	<b>30191</b>	<b>34147</b>	<b>38456</b>	<b>43305</b>	<b>49862</b>
10	Banking / Insurance	3513	3915	4205	5266	6304	7495	8726
11	Real Estate/ Ownership of Dwelling/Business Services	4819	5270	5788	6343	6834	7486	8235
	<b>Sub-Total (10 and 11)</b>	<b>8332</b>	<b>9185</b>	<b>9993</b>	<b>11608</b>	<b>13138</b>	<b>14981</b>	<b>16962</b>
12	Public Administration	5153	5284	6525	6872	7492	7691	8606
13	Other Services	10873	11183	12058	13294	13530	14754	18921
	<b>Sub-Total (Tertiary)</b>	<b>48164</b>	<b>52467</b>	<b>58766</b>	<b>65921</b>	<b>72617</b>	<b>80732</b>	<b>94351</b>
	<b>Total GSDP</b>	<b>90095</b>	<b>95274</b>	<b>106857</b>	<b>113247</b>	<b>130272</b>	<b>144149</b>	<b>165018</b>
	<b>Per Capita GSDP</b>	<b>9832</b>	<b>10237</b>	<b>11311</b>	<b>11815</b>	<b>13404</b>	<b>14634</b>	<b>16537</b>

Source : Directorate of Economics and Statistics, GOB  
Note : P – Provisional, Q – Quick

(Concluded)

**Table A 1.4 : Net State Domestic Product (NSDP) of Bihar at Factor Cost (Current Prices)**

(Rs. crore)

Sl. No.	Sector	1999-00	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06
1	Agriculture/Animal Husbandry	14323	18736	16522	19896	17671	18623	18575
2	Forestry / Logging	879	973	1047	1110	1198	2689	2758
3	Fishing	628	737	902	975	1013	990	1022
4	Mining/Quarrying	75	87	132	43	37	35	79
	<b>Sub-Total (Primary)</b>	<b>15905</b>	<b>20534</b>	<b>18603</b>	<b>22024</b>	<b>19918</b>	<b>22336</b>	<b>22435</b>
5	Manufacturing	3153	2947	2655	3050	2953	3437	3292
	5.1 Registered	1000	700	557	819	510	609	160
	5.2 Un-registered	2153	2247	2098	2231	2443	2828	3132
6	Construction	1864	1858	2138	2586	2648	4906	6349
7	Electricity / Water Supply / Gas	408	569	322	384	470	652	645
	<b>Sub-Total (Secondary)</b>	<b>5425</b>	<b>5375</b>	<b>5116</b>	<b>6020</b>	<b>6071</b>	<b>8996</b>	<b>10285</b>
8	Transport / Storage / Communication	3039	3239	3228	3439	3183	3885	4319
	8.1 Railways	1207	1350	1360	1446	1022	990	1099
	8.2 Other Transport	1240	1314	1319	1415	1499	1912	2122
	8.3 Storage						61	64
	8.4 Communication	592	574	548	578	662	922	1034
9	Trade / Hotel / Restaurant	7428	8483	9455	11804	12611	16106	15862
	<b>Sub-Total (8 and 9)</b>	<b>10467</b>	<b>11722</b>	<b>12682</b>	<b>15242</b>	<b>15793</b>	<b>19991</b>	<b>20182</b>
10	Banking / Insurance	1767	1989	2650	2645	2808	2541	2682
11	Real Estate/ Ownership of Dwelling/Business Services	1357	1493	1496	1633	1920	2470	3004
	<b>Sub-Total (10 and 11)</b>	<b>3124</b>	<b>3482</b>	<b>4146</b>	<b>4278</b>	<b>4728</b>	<b>5010</b>	<b>5687</b>
12	Public Administration	3228	3446	3777	3386	4048	4196	4423
13	Other Services	7921	7962	7999	8351	9142	9637	11133
	<b>Sub-Total (Tertiary)</b>	<b>24740</b>	<b>26611</b>	<b>28604</b>	<b>31258</b>	<b>33712</b>	<b>38835</b>	<b>41424</b>
	<b>Total NSDP</b>	<b>46071</b>	<b>52519</b>	<b>52323</b>	<b>59302</b>	<b>59701</b>	<b>70167</b>	<b>74144</b>
	<b>Per Capita NSDP</b>	<b>5786</b>	<b>6415</b>	<b>6200</b>	<b>6930</b>	<b>6852</b>	<b>7914</b>	<b>8223</b>

(Contd...)

**Table A 1.4 : Net State Domestic Product (NSDP) of Bihar at Factor Cost (Current Prices) (Contd.)**

(Rs. crore)

Sl. No.	Sector	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12 (P)	2012-13 (Q)
1	Agriculture/Animal Husbandry	24607	24116	33268	31426	43093	52018	61313
2	Forestry / Logging	3067	3072	3173	3199	3468	3700	3892
3	Fishing	1152	1249	2022	2070	2018	2767	3371
4	Mining/Quarrying	59	62	114	94	94	93	93
	<b>Sub-Total (Primary)</b>	<b>28884</b>	<b>28499</b>	<b>38577</b>	<b>36789</b>	<b>48672</b>	<b>58577</b>	<b>68668</b>
5	Manufacturing	3822	5350	7255	6893	9506	10930	12598
	5.1 Registered	62	889	2603	1959	3998	4716	5585
	5.2 Un-registered	3760	4460	4652	4934	5508	6214	7013
6	Construction	8561	10986	13767	18008	26150	31171	40821
7	Electricity / Water Supply / Gas	613	739	773	760	923	1390	1561
	<b>Sub-Total (Secondary)</b>	<b>12996</b>	<b>17074</b>	<b>21795</b>	<b>25661</b>	<b>36580</b>	<b>43491</b>	<b>54980</b>
8	Transport / Storage / Communication	5108	5855	6686	8043	8896	10057	11630
	8.1 Railways	1446	1737	1697	2152	2012	2223	2479
	8.2 Other Transport	2493	2864	3555	4138	5165	6269	7716
	8.3 Storage	77	89	107	128	153	179	209
	8.4 Communication	1092	1165	1328	1625	1565	1385	1226
9	Trade / Hotel / Restaurant	20469	24884	30626	37979	45823	57908	74990
	<b>Sub-Total (8 and 9)</b>	<b>25577</b>	<b>30740</b>	<b>37313</b>	<b>46022</b>	<b>54719</b>	<b>67966</b>	<b>86620</b>
10	Banking / Insurance	3136	3467	3890	4858	6271	7701	9019
11	Real Estate/ Ownership of Dwelling/Business Services	3713	4419	5015	6519	8376	10529	13276
	<b>Sub-Total (10 and 11)</b>	<b>6849</b>	<b>7886</b>	<b>8905</b>	<b>11376</b>	<b>14647</b>	<b>18230</b>	<b>22296</b>
12	Public Administration	4713	5118	7170	8519	10114	11416	14045
13	Other Services	12312	13536	15931	19784	21922	25803	35953
	<b>Sub-Total (Tertiary)</b>	<b>49452</b>	<b>57280</b>	<b>69318</b>	<b>85700</b>	<b>101401</b>	<b>123414</b>	<b>158913</b>
	<b>Total NSDP</b>	<b>91331</b>	<b>102853</b>	<b>129690</b>	<b>148151</b>	<b>186653</b>	<b>225482</b>	<b>282562</b>
	<b>Per Capita NSDP</b>	<b>9967</b>	<b>11051</b>	<b>13728</b>	<b>15457</b>	<b>19205</b>	<b>22890</b>	<b>28317</b>

Source : Directorate of Economics and Statistics, GOB  
Note : P – Provisional, Q – Quick

(Concluded)

**Table A 1.5 : Net State Domestic Product (NSDP) of Bihar at Factor Cost (2004-05 Prices)**

(Rs. crore)

Sl. No.	Sector	1999-00	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06
1	Agriculture/Animal Husbandry	14673	20368	15590	20018	16085	18623	17138
2	Forestry / Logging	2189	2315	2375	2455	2556	2689	2636
3	Fishing	666	725	919	988	992	990	1046
4	Mining/Quarrying	63	94	178	51	41	35	53
	<b>Sub-Total (Primary)</b>	<b>17591</b>	<b>23503</b>	<b>19061</b>	<b>23512</b>	<b>19674</b>	<b>22336</b>	<b>20873</b>
5	Manufacturing	3744	3486	3171	3397	3290	3437	3177
	5.1 Registered	1058	658	532	694	445	609	155
	5.2 Un-registered	2686	2828	2639	2704	2845	2828	3023
6	Construction	2700	2713	2943	3515	3424	4906	6083
7	Electricity / Water Supply / Gas	1092	946	625	804	692	652	693
	<b>Sub-Total (Secondary)</b>	<b>7535</b>	<b>7146</b>	<b>6739</b>	<b>7717</b>	<b>7406</b>	<b>8996</b>	<b>9953</b>
8	Transport / Storage / Communication	3130	3509	3499	3724	3923	3885	4346
	8.1 Railways	917	1086	1133	1159	1248	990	1138
	8.2 Other Transport	1717	1876	1849	1921	1914	1912	1977
	8.3 Storage						61	59
	8.4 Communication	496	547	518	644	761	922	1172
9	Trade / Hotel / Restaurant	8701	10047	11028	13165	13225	16106	14653
	<b>Sub-Total (8 and 9)</b>	<b>11831</b>	<b>13556</b>	<b>14527</b>	<b>16889</b>	<b>17148</b>	<b>19991</b>	<b>19003</b>
10	Banking / Insurance	1906	2104	2585	2479	2417	2541	2894
11	Real Estate/ Ownership of Dwelling/Business Services	2595	2633	2565	2507	2465	2470	2686
	<b>Sub-Total (10 and 11)</b>	<b>4501</b>	<b>4737</b>	<b>5150</b>	<b>4986</b>	<b>4882</b>	<b>5010</b>	<b>5580</b>
12	Public Administration	3520	3793	4093	3509	3945	4196	4098
13	Other Services	9074	9329	9269	9319	9672	9637	10358
	<b>Sub-Total (Tertiary)</b>	<b>28926</b>	<b>31414</b>	<b>33039</b>	<b>34702</b>	<b>35647</b>	<b>38835</b>	<b>39034</b>
	<b>Total NSDP</b>	<b>54052</b>	<b>62062</b>	<b>58839</b>	<b>65931</b>	<b>62728</b>	<b>70167</b>	<b>69861</b>
	<b>Per Capita NSDP</b>	<b>6788</b>	<b>7580</b>	<b>6973</b>	<b>7705</b>	<b>7199</b>	<b>7914</b>	<b>7749</b>

(Contd...)

**Table A 1.5 : Net State Domestic Product (NSDP) of Bihar at Factor Cost (2004-05 Prices) (Contd.)**

(Rs. crore)

Sl. No.	Sector	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12 (P)	2012-13 (Q)
1	Agriculture/Animal Husbandry	22283	20261	22746	19176	23048	25623	27272
2	Forestry / Logging	2578	2524	2478	2433	2388	2340	2294
3	Fishing	950	1015	998	966	957	1141	1325
4	Mining/Quarrying	44	43	102	69	73	72	72
	<b>Sub-Total (Primary)</b>	<b>25855</b>	<b>23843</b>	<b>26324</b>	<b>22644</b>	<b>26466</b>	<b>29176</b>	<b>30964</b>
5	Manufacturing	3413	4481	5588	5121	6471	7036	7701
	5.1 Registered	59	704	1875	1400	2567	3022	3565
	5.2 Un-registered	3353	3777	3713	3721	3904	4014	4137
6	Construction	7557	8925	10113	12685	17005	18690	22624
7	Electricity / Water Supply / Gas	768	766	892	1182	1155	1253	1364
	<b>Sub-Total (Secondary)</b>	<b>11738</b>	<b>14173</b>	<b>16593</b>	<b>18988</b>	<b>24631</b>	<b>26979</b>	<b>31689</b>
8	Transport / Storage / Communication	4988	5513	6068	7702	9416	10062	10827
	8.1 Railways	1346	1528	1520	1633	1728	1891	2051
	8.2 Other Transport	2148	2300	2595	2723	3113	3555	4119
	8.3 Storage	66	73	80	84	92	97	104
	8.4 Communication	1428	1613	1874	3262	4484	4519	4553
9	Trade / Hotel / Restaurant	17792	20220	22877	25032	27489	31543	37154
	<b>Sub-Total (8 and 9)</b>	<b>22780</b>	<b>25734</b>	<b>28945</b>	<b>32735</b>	<b>36905</b>	<b>41605</b>	<b>47981</b>
10	Banking / Insurance	3462	3862	4151	5201	6231	7409	8625
11	Real Estate/ Ownership of Dwelling/Business Services	2972	3260	3556	3850	4079	4468	4915
	<b>Sub-Total (10 and 11)</b>	<b>6433</b>	<b>7122</b>	<b>7708</b>	<b>9052</b>	<b>10310</b>	<b>11876</b>	<b>13540</b>
12	Public Administration	4115	4183	5391	5669	6140	6302	7052
13	Other Services	10594	10861	11768	12940	13153	14343	18394
	<b>Sub-Total (Tertiary)</b>	<b>43922</b>	<b>47900</b>	<b>53811</b>	<b>60395</b>	<b>66508</b>	<b>74126</b>	<b>86967</b>
	<b>Total NSDP</b>	<b>81514</b>	<b>85915</b>	<b>96729</b>	<b>102027</b>	<b>117605</b>	<b>130281</b>	<b>149621</b>
	<b>Per Capita NSDP</b>	<b>8896</b>	<b>9231</b>	<b>10239</b>	<b>10645</b>	<b>12100</b>	<b>13226</b>	<b>14994</b>

Source : Directorate of Economics and Statistics, GOB  
Note : P – Provisional, Q – Quick

(Concluded)

**Table A 1.6 : Yearly Growth Rate of GSDP by Sector**

Sl. No.	Sector	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06
1	Agriculture/Animal Husbandry	37.22	-21.92	26.88	-18.23	14.92	-6.64
2	Forestry / Logging	5.75	2.57	3.59	4.19	4.76	-1.96
3	Fishing	10.42	28.02	8.58	2.08	0.35	4.49
4	Mining/Quarrying	41.28	81.78	-71.98	-18.02	-16.54	66.71
	<b>Sub-Total (Primary)</b>	32.59	-17.61	22.28	-15.17	12.88	-5.49
5	Manufacturing	-7.68	-7.52	8.35	-4.05	8.07	-6.24
	5.1 Registered	-31.71	-13.71	24.12	-26.12	27.13	-44.58
	5.2 Un-registered	5.71	-5.29	3.17	4.66	2.76	6.98
6	Construction	1.12	10.67	19.30	-2.43	42.22	24.05
7	Electricity / Water Supply / Gas	8.28	-22.61	2.25	2.60	3.62	3.67
	<b>Sub-Total (Secondary)</b>	-2.51	-3.89	11.77	-2.59	21.57	9.42
8	Transport / Storage / Communication	8.87	-0.01	7.04	-6.40	7.43	10.69
	8.1 Railways	12.24	2.69	1.90	-24.69	7.38	10.90
	8.2 Other Transport	7.99	-0.40	5.18	0.42	1.52	3.42
	8.3 Storage						-2.90
	8.4 Communication	3.54	-5.60	25.98	16.96	13.04	24.36
9	Trade / Hotel / Restaurant	15.38	9.53	19.18	0.59	21.52	-8.74
	<b>Sub-Total (8 and 9)</b>	13.38	6.71	15.81	-1.20	18.10	-4.43
10	Banking / Insurance	10.73	22.80	-4.32	-3.02	5.65	13.71
11	Real Estate/ Ownership of Dwelling/Business Services	5.43	4.28	4.13	4.54	5.15	8.96
	<b>Sub-Total (10 and 11)</b>	7.43	11.47	0.52	1.46	5.34	10.82
12	Public Administration	8.85	8.04	-13.80	13.43	5.16	-1.39
13	Other Services	2.92	-0.33	0.74	4.02	0.25	7.68
	<b>Sub-Total (Tertiary)</b>	8.73	5.72	5.14	2.21	9.86	1.11
	<b>Total GSDP</b>	14.85	-4.21	11.49	-4.53	12.29	0.16
	<b>Per Capita GSDP</b>	11.70	-7.07	9.95	-6.24	10.35	-1.50

(Contd...)

**Table A 1.6 : Yearly Growth Rate of GSDP by Sector (Contd.)**

Sl. No.	Sector		2006-07	2007-08	2008-09	2009-10	2010-11	2011-12 (P)	2012-13 (Q)
1	Agriculture/Animal Husbandry		27.35	-7.36	11.71	-13.21	19.44	11.17	6.44
2	Forestry / Logging		-2.20	-2.07	-1.85	-1.94	-1.94	-2.01	-1.95
3	Fishing		-6.61	7.47	7.17	-1.08	-2.85	19.23	16.16
4	Mining/Quarrying		-17.28	-1.84	121.72	-27.29	-1.45	-1.48	0.03
	<b>Sub-Total (Primary)</b>		22.09	-6.28	10.44	-11.78	16.25	10.41	6.25
5	Manufacturing		6.41	24.69	19.95	-4.05	22.77	8.91	9.64
	5.1	Registered	-17.06	123.74	95.87	-14.64	63.15	17.71	17.96
	5.2	Un-registered	10.61	11.42	-0.48	1.55	4.81	2.82	3.05
6	Construction		24.91	18.64	13.75	25.75	34.38	9.91	21.05
7	Electricity / Water Supply / Gas		4.92	7.55	9.32	13.01	2.99	8.48	8.88
	<b>Sub-Total (Secondary)</b>		16.37	19.57	15.46	14.36	28.56	9.54	17.14
8	Transport / Storage / Communication		13.14	9.44	10.05	25.60	20.30	6.93	7.59
	8.1	Railways	14.70	9.23	1.37	7.71	6.33	9.44	8.46
	8.2	Other Transport	8.76	7.18	12.20	5.75	14.46	14.21	15.87
	8.3	Storage	12.57	9.60	9.46	6.38	3.38	7.74	6.21
	8.4	Communication	17.93	12.82	16.85	68.65	33.75	0.77	0.77
9	Trade / Hotel / Restaurant		21.31	13.66	13.37	9.36	9.98	14.75	17.79
	<b>Sub-Total (8 and 9)</b>		19.20	12.64	12.59	13.10	12.62	12.61	15.14
10	Banking / Insurance		19.47	11.44	7.41	25.22	19.72	18.90	16.42
11	Real Estate/ Ownership of Dwelling/Business Services		9.45	9.37	9.83	9.58	7.75	9.54	10.01
	<b>Sub-Total (10 and 11)</b>		13.46	10.24	8.80	16.16	13.18	14.03	13.22
12	Public Administration		0.90	2.56	23.47	5.32	9.03	2.65	11.89
13	Other Services		2.59	2.85	7.82	10.25	1.77	9.05	28.24
	<b>Sub-Total (Tertiary)</b>		11.97	8.94	12.01	12.17	10.16	11.18	16.87
	<b>Total GSDP</b>		15.64	5.75	12.16	5.98	15.03	10.65	14.48
	<b>Per Capita GSDP</b>		13.78	4.12	10.49	4.46	13.44	9.18	13.01

Source : Directorate of Economics and Statistics, GOB  
 Note : P – Provisional, Q – Quick

**(Concluded)**



**Table A 1.7 : Districtwise Per Capita Gross District Domestic Product at 2004-05 Prices**

(Rupees)

District	2006-07	2007-08	2008-09	2009-10	2010-11
Patna	39702 (1)	43542 (1)	48683 (1)	53434 (1)	57843 (1)
Nalanda	7798 (18)	8362 (14)	9101 (12)	9795 (11)	10985 (11)
Bhojpur	8488 (10)	8956 (9)	10079 (8)	10145 (8)	11549 (9)
Buxar	7948 (17)	8610 (12)	8914 (15)	8823 (18)	9741 (20)
Rohtas	9344 (6)	9750 (6)	10873 (6)	10920 (7)	12272 (6)
Kaimur	7346 (24)	7821 (18)	8363 (22)	7797 (27)	9549 (23)
Gaya	8372 (11)	8802 (10)	9091 (13)	9526 (15)	10514 (17)
Jehanabad	7294 (25)	7639 (23)	8531 (19)	8485 (22)	9332 (25)
Arwal	6366 (36)	6621 (33)	6981 (35)	7290 (35)	8148 (35)
Nawada	6534 (34)	6893 (31)	7359 (32)	7610 (30)	8449 (31)
Aurangabad	7471 (20)	7797 (19)	7862 (28)	8200 (23)	9303 (26)
Saran	7019 (26)	7648 (22)	7901 (27)	8565 (20)	9588 (22)
Siwan	8208 (13)	7533 (25)	8795 (16)	8049 (25)	9200 (27)
Gopalganj	7462 (21)	7830 (17)	8004 (26)	8553 (21)	10396 (18)
W. Champaran	9157 (8)	8726 (11)	9395 (10)	9721 (12)	10586 (16)
E. Champaran	7017 (27)	6353 (35)	8377 (21)	7581 (31)	8799 (29)
Muzaffarpur	9629 (5)	9934 (5)	11546 (5)	12168 (5)	14097 (5)
Sitamarhi	6484 (35)	6288 (37)	7251 (33)	7464 (32)	8282 (33)
Sheohar	5097 (38)	5736 (38)	6064 (38)	5446 (38)	6209 (38)
Vaishali	8076 (16)	7857 (16)	9542 (9)	9947 (10)	11601 (8)
Darbhanga	7383 (23)	7726 (20)	8475 (20)	9042 (16)	10809 (12)
Madhubani	6773 (30)	6332 (36)	7585 (30)	7463 (33)	10615 (15)
Samastipur	8346 (12)	7715 (21)	8665 (18)	8852 (17)	10717 (14)
Begusarai	11350 (4)	12566 (3)	14959 (3)	14244 (4)	18447 (3)
Munger	13660 (2)	15926 (2)	16993 (2)	18562 (2)	21019 (2)
Sheikhpura	6759 (32)	7374 (28)	8046 (24)	7783 (28)	8383 (32)
Lakhisarai	9172 (7)	9731 (7)	10153 (7)	10958 (6)	11889 (7)
Jamui	8587 (9)	9080 (8)	9348 (11)	10006 (9)	9821 (19)
Khagaria	6771 (31)	7425 (27)	7706 (29)	7879 (26)	9644 (21)
Bhagalpur	11588 (3)	12241 (4)	13298 (4)	14262 (3)	15886 (4)
Banka	6953 (28)	7092 (30)	7524 (31)	7737 (29)	7764 (37)
Saharsa	8123 (15)	8348 (15)	8686 (17)	9602 (14)	11274 (10)
Supaul	6677 (33)	6587 (34)	6726 (36)	7054 (36)	8202 (34)
Madhepura	6874 (29)	7160 (29)	6540 (37)	6990 (37)	8102 (36)
Purnea	7389 (22)	7613 (24)	8162 (23)	8756 (19)	9365 (24)
Kishanganj	7655 (19)	7532 (26)	8043 (25)	8097 (24)	9135 (28)
Araria	6335 (37)	6831 (32)	7183 (34)	7388 (34)	8542 (30)
Katihar	8208 (14)	8452 (13)	8995 (14)	9606 (13)	10731 (13)
Total	9832	10237	11311	11815	13404

Source : Directorate of Economics and Statistics, GOB  
Note : Figures in Parentheses denote ranking of the districts

**Table A 1.8 : Districtwise Consumption of Petroleum Products**

(Fig in MT)

Districts	Share of population	Petrol				Diesel			
		2010-11	2011-12	2012-13	Triennium Average	2010-11	2011-12	2012-13	Triennium Average
Patna	5.6	45357	45357	49727	46814 (17.2)	179859	177112	184913	180628 (10.8)
Nalanda	2.8	4884	4884	5927	5232 (1.8)	47797	50360	50677	49611 (2.8)
Bhojpur	2.6	6120	6120	7095	6445 (2.3)	42564	42156	47592	44104 (2.6)
Buxar	1.6	4749	4749	4714	4737 (1.8)	34232	33644	32533	33470 (2.1)
Rohtas	2.9	8472	8472	9374	8773 (3.2)	73081	77038	76121	75413 (4.5)
Kaimur	1.6	2805	2805	3875	3162 (1)	25338	33524	31075	29979 (1.7)
Gaya	4.2	10175	10175	11790	10713 (3.9)	72923	70069	81825	74939 (4.3)
Jehanabad	1.1	1919	1919	2231	2023 (0.6)	18963	20393	19295	19550 (1.1)
Arwal	0.7	907	907	1132	982 (0.3)	6241	6522	6523	6429 (0.3)
Nawada	2.1	2743	2743	3447	2978 (1)	30142	32680	33025	31949 (1.8)
Aurangabad	2.4	5015	5015	5842	5291 (1.9)	47479	46953	50120	48184 (2.8)
Saran	3.8	9992	9992	12413	10799 (3.7)	53433	59724	61351	58169 (3.4)
Siwan	3.2	9626	9626	12485	10579 (3.6)	42878	47216	49438	46511 (2.7)
Gopalganj	2.5	7863	7863	9727	8484 (3)	33185	38999	40105	37430 (2.2)
W Champaran	3.8	8453	8453	10586	9164 (3.1)	50702	56336	60458	55832 (3.2)
E Champaran	4.9	12648	12648	15703	13666 (4.8)	89170	94768	108861	97600 (5.5)
Muzaffarpur	4.6	17263	17263	19858	18128 (6.4)	91836	96159	102479	96825 (5.6)
Sitamarhi	3.3	5725	5725	6950	6133 (2.1)	33385	35189	42309	36961 (2)
Sheohar	0.6	599	599	874	691 (0.2)	2805	3607	4326	3579 (0.2)
Vaishali	3.4	10802	10802	13127	11577 (4.1)	59987	67015	69352	65451 (3.6)
Darbhanga	3.8	8928	8928	10545	9467 (3.3)	44496	46793	51738	47676 (2.7)
Madhubani	4.3	8426	8426	11011	9288 (3.2)	35297	39177	48766	41080 (2.2)
Samastipur	4.1	8932	8932	10359	9408 (3.3)	53947	61477	63547	59657 (3.3)
Begusarai	2.8	7475	7475	8293	7748 (2.8)	85616	87989	79886	84497 (5.3)
Munger	1.3	3297	3297	3705	3433 (1.3)	14484	14217	15733	14811 (1)
Sheikhpura	0.6	1198	1198	1336	1244 (0.4)	15533	14672	12440	14215 (0.9)
Lakhisarai	1	1130	1130	1537	1266 (0.4)	14009	14609	19149	15922 (0.8)
Jamui	1.7	2651	2651	3096	2799 (0.9)	16412	18236	19484	18044 (0.9)
Khagaria	1.6	2254	2254	2914	2474 (0.8)	23560	24687	27202	25150 (1.5)
Bhagalpur	2.9	8957	8957	9535	9150 (3.5)	66957	70962	69793	69237 (4.1)
Banka	2	3004	3004	3736	3248 (1)	18958	20182	22301	20480 (1.1)
Saharsa	1.8	3419	3419	4128	3655 (1.4)	22168	23781	24266	23405 (1.4)
Supaul	2.1	3777	3777	5151	4235 (1.3)	19730	23541	25464	22912 (1.1)
Madhepura	1.9	4242	4242	5196	4560 (1.6)	27585	28544	31524	29218 (1.6)
Purnea	3.2	7521	7521	9967	8336 (2.9)	61411	63552	70326	65096 (3.8)
Kishanganj	1.6	3956	3956	5075	4329 (1.4)	14554	15443	17480	15826 (0.9)
Araria	2.7	5967	5967	7793	6576 (2.2)	33284	35564	47388	38745 (2)
Katihar	3	5706	5706	7434	6282 (2.1)	36481	39015	40799	38765 (2.1)
<b>Total</b>	<b>100</b>	<b>266957</b>	<b>266957</b>	<b>317690</b>	<b>283868 (100)</b>	<b>1640482</b>	<b>1731905</b>	<b>1839664</b>	<b>1737350 (100)</b>

Source : Indian Oil Corporation

(Continued)

Note : Figures in Parentheses denote Share in the district to the total

**Table A 1.8 : Districtwise Consumption of Petroleum Products (Contd.)**

(Fig in MT)

Districts	Share of population	LPG			
		2010-11	2011-12	2012-13	Triennium Average
Patna	5.6	76933	85368	86586	82962 (20.7)
Nalanda	2.8	10262	13523	13977	12587 (2.9)
Bhojpur	2.6	13044	15498	15752	14765 (3.6)
Buxar	1.6	5908	6997	7051	6652 (1.6)
Rohtas	2.9	10778	13887	13994	12886 (3.1)
Kaimur	1.6	2774	3894	4525	3731 (0.8)
Gaya	4.2	13112	15704	16966	15261 (3.6)
Jehanabad	1.1	5012	6083	6886	5994 (1.4)
Arwal	0.7	585	780	746	704 (0.2)
Nawada	2.1	5700	7373	8711	7261 (1.6)
Aurangabad	2.4	6947	8615	8834	8132 (1.9)
Saran	3.8	14965	18609	19526	17700 (4)
Siwan	3.2	7478	10718	14093	10763 (2.2)
Gopalganj	2.5	8690	11079	12790	10853 (2.4)
W Champaran	3.8	10265	11349	13192	11602 (2.7)
E Champaran	4.9	13089	15115	18162	15455 (3.4)
Muzaffarpur	4.6	19870	24080	7626	17192 (5.4)
Sitamarhi	3.3	10162	12280	13343	11928 (2.8)
Sheohar	0.6	280	136	506	307 (0.1)
Vaishali	3.4	13342	17321	18919	16527 (3.7)
Darbhanga	3.8	14330	17393	19763	17162 (3.9)
Madhubani	4.3	11614	13867	13684	13055 (3.1)
Samastipur	4.1	10245	12724	14057	12342 (2.8)
Begusarai	2.8	11178	13360	13823	12787 (3)
Munger	1.3	8045	9064	9422	8844 (2.2)
Sheikhpura	0.6	1596	1882	1883	1787 (0.4)
Lakhisarai	1	2716	3241	3402	3120 (0.6)
Jamui	1.7	2673	3641	4105	3473 (0.8)
Khagaria	1.6	3269	3547	3832	3549 (0.9)
Bhagalpur	2.9	13962	16376	16847	15728 (3.8)
Banka	2	3990	4552	4642	4395 (1.1)
Saharsa	1.8	5358	6550	7429	6446 (1.4)
Supaul	2.1	2157	2730	2984	2624 (0.7)
Madhepura	1.9	4086	5169	5686	4980 (1.1)
Purnea	3.2	10690	11469	12152	11437 (2.8)
Kishanganj	1.6	1466	1868	1954	1763 (0.4)
Araria	2.7	4862	5661	5756	5426 (1.3)
Katihar	3	7739	8986	9044	8590 (2)
<b>Total</b>	<b>100</b>	<b>369172</b>	<b>440489</b>	<b>452651</b>	<b>420771 (100)</b>

Source : Indian Oil Corporation

(Concluded)

Note : Figures in Parentheses denote Share in the District to the total

**Table A 1.9 : Districtwise Small Savings in Post Offices and Public Provident Fund**

(Rs. Crore)

District	Share of population	2010-11		2011-12		2012-13		Trinium Average of Achievements (2010-13)	Share of Achievements (%)
		Target	Achievement	Target	Achievement	Target	Achievement		
Patna	5.6	495	255	425	-31	144	65	96	6.9
Nalanda	2.8	167	102	143	82	98	67	84	6.0
Bhojpur	2.6	107	136	92	74	78	98	103	7.3
Buxar	1.6	49	50	42	33	34	31	38	2.7
Rohtas	2.9	80	67	69	32	47	17	39	2.8
Kaimur	1.6	34	33	29	16	20	8	19	1.4
<b>Total</b>	<b>17.1</b>	<b>932</b>	<b>643</b>	<b>800</b>	<b>206</b>	<b>421</b>	<b>287</b>	<b>379</b>	<b>27.1</b>
Gaya	4.2	109	78	94	31	64	23	44	3.1
Jehanabad	1.1	23	21	20	13	15	12	15	1.1
Arwal	0.7	15	14	13	9	11	8	10	0.7
Nawada	2.1	63	92	54	63	72	65	73	5.2
Aurangabad	2.4	76	66	65	32	44	7	35	2.5
<b>Total</b>	<b>10.5</b>	<b>286</b>	<b>271</b>	<b>246</b>	<b>148</b>	<b>206</b>	<b>116</b>	<b>178</b>	<b>12.7</b>
Saran	3.8	160	155	137	121	129	117	131	9.4
Siwan	3.2	83	86	71	68	74	38	64	4.6
Gopalganj	2.5	53	53	46	40	45	45	46	3.3
<b>Total</b>	<b>9.5</b>	<b>296</b>	<b>295</b>	<b>254</b>	<b>230</b>	<b>248</b>	<b>200</b>	<b>242</b>	<b>17.3</b>
E. Champaran	3.8	75	65	65	22	30	29	39	2.8
W. Champaran	4.9	40	39	35	27	44	14	27	1.9
Muzaffarpur	4.6	122	138	106	37	72	36	70	5.0
Sitamarhi	3.3	34	36	30	5	20	8	16	1.2
Sheohar	0.6	7	8	6	1	4	2	4	0.3
Vaishali	3.4	97	83	83	53	57	58	65	4.6
<b>Total</b>	<b>20.6</b>	<b>375</b>	<b>368</b>	<b>325</b>	<b>145</b>	<b>227</b>	<b>147</b>	<b>220</b>	<b>15.7</b>
Darbhanga	3.8	100	75	86	35	59	42	51	3.6
Madhubai	4.3	63	45	55	25	38	17	29	2.1
Samastipur	4.1	53	57	46	32	34	32	40	2.9
<b>Total</b>	<b>12.2</b>	<b>216</b>	<b>177</b>	<b>187</b>	<b>92</b>	<b>131</b>	<b>91</b>	<b>120</b>	<b>8.6</b>
Begusarai	2.8	68	68	58	20	40	31	40	2.8
Munger	1.3	49	34	42	25	29	18	26	1.8
Sheikhpura	0.6	13	9	11	7	8	5	7	0.5
Lakhisarai	1.0	13	9	11	7	9	6	7	0.5
Jamui	1.7	17	15	15	13	14	11	13	0.9
Khagaria	1.6	14	14	12	5	8	8	9	0.6
<b>Total</b>	<b>9.0</b>	<b>174</b>	<b>148</b>	<b>149</b>	<b>76</b>	<b>108</b>	<b>77</b>	<b>100</b>	<b>7.2</b>
Bhagalpur	2.9	71	74	61	40	42	63	59	4.2
Banka	2.0	15	7	13	-2	5	3	3	0.2
<b>Total</b>	<b>4.9</b>	<b>86</b>	<b>81</b>	<b>74</b>	<b>38</b>	<b>47</b>	<b>65</b>	<b>61</b>	<b>4.4</b>
Saharsa	1.8	37	28	32	19	22	20	22	1.6
Supaul	2.1	28	21	24	14	16	15	17	1.2
Madhepura	1.9	28	21	24	15	16	15	17	1.2
<b>Total</b>	<b>5.8</b>	<b>93</b>	<b>69</b>	<b>80</b>	<b>47</b>	<b>54</b>	<b>51</b>	<b>56</b>	<b>4.0</b>
Purnea	3.2	37	25	32	6	22	10	14	1.0
Kishanganj	1.6	18	10	9	5	6	5	7	0.5
Araria	2.7	15	10	13	2	9	4	5	0.4
Katihar	3.0	36	20	31	14	21	18	17	1.2
<b>Total</b>	<b>10.5</b>	<b>106</b>	<b>65</b>	<b>85</b>	<b>26</b>	<b>58</b>	<b>37</b>	<b>43</b>	<b>3.0</b>
<b>Grand Total</b>	<b>100.1</b>	<b>2564</b>	<b>2116</b>	<b>2200</b>	<b>1009</b>	<b>1500</b>	<b>1070</b>	<b>1398</b>	<b>100.0</b>

Department of Finance, GOB

## CHAPTER II

### AGRICULTURE AND ALLIED SECTORS

The standard economic theories maintain that agriculture and industry are the two wheels of progress, one strengthening the other; at one end, the agricultural sector provides food for industrial workers and a surplus to be invested in industry and, on the other, the surplus from the industrial sector can create social overheads, helping the government to pursue welfare activities for the population as a whole. This was a possibility for the Bihar economy prior to the bifurcation of the state. But thereafter, the industrial and mineral sector went to the newly created Jharkhand state and the present Bihar became highly disadvantaged, losing one of the wheels of progress. The present government has, therefore, to focus mainly on agriculture so that it could generate enough surplus to strengthen the industrial sector and overall economy.

Bihar is endowed with fertile Gangetic alluvial soil with abundant water resources, particularly ground water resources. With varied soil categories associated with different agro-climatic zones, the farmers grow a variety of crops. Apart from foodgrains, the state produces oilseeds, pulses fibre crops, sugarcane, fruits, vegetables and other crops. Recently, there has been a diversification in production, as floriculture has caught the imagination of the farmers because of its increasing demand. The state government is trying utmost to bridge the rural-urban divide by promoting higher agricultural growth. The Agriculture Road Map has ensured that productivity steadily rises in the fields. This is corroborated by the fact that the state has reached the productivity of 2240 kg/hect for paddy in recent years. The state government is putting in a strong agricultural monitoring system, so that nothing is left to chance. The support services in irrigation, seeds, fertilizer, farm mechanization, agricultural credit and awareness programmes are being stressed to make agriculture more productive.

Bihar has a geographical area of 93.6 lakh hectares with three distinct important agro-climatic zones — North-West, North-East and South. The North-West zone has 13 districts. This zone receives an annual rainfall of 1040-1450 mms. The soil is mostly loam and sandy loam. The North-East zone has 8 districts and it receives rainfall ranging from 1200-1700 mms. The soil

here is loam and clay loam. Finally, the South zone, having 17 districts, receives an average annual rainfall of 990-1300 mms and the soil consist sandy loam, loam, clay and clay loam. The details of agriculture and allied sectors are presented in this Chapter under the following major heads — Rainfall, Land Utilization, Production and Productivity, Irrigation, Agricultural Inputs (seed, fertilizer, agricultural equipment and extension services), and Agricultural Credit. Under Allied Activities, the Chapter presents the performance in Animal Husbandry and Fishery.

## **2.1 Rainfall**

The average annual rainfall in Bihar is 1033 mms. This rainfall in Bihar is largely due to south-west monsoon, which accounts for around 85 percent of the total rainfall in the state. Winter rain, hot weather rain and north-west monsoon account for the remaining 15 percent. The average annual rainfall is reasonably adequate for the state's agricultural operations. However, it is the year-to-year variation in rainfall which tends to create flood or draught like situations in the state in some years. This causes serious damage to crop production which affects the state income, since almost 50 percent of the farmers depend on monsoon for their agricultural operations.

During the period 2001 to 2012, the annual rainfall has varied between 677.85 mms in 2010 to 1506.08 in 2007. In 2010, the average rainfall was only 65.6 percent of the normal rainfall, the lowest in the last decade; on the other hand, the rainfall was 145.8 percent of normal rainfall in 2007, the highest in the last decade. In 2007, the rainfall from south west monsoon was 153.4 percent of the normal rainfall which created flood in many districts of the state. During the last 5 years, the total rainfall had been substantially lower than the normal in 4 years — 2009 (84.1 percent), 2010 (65.6 percent), 2012 (77.2 percent), and 2013 (61.04), taking into account the rainfall upto September for 2013. The rainfall pattern of the state in presented in Table 2.1.

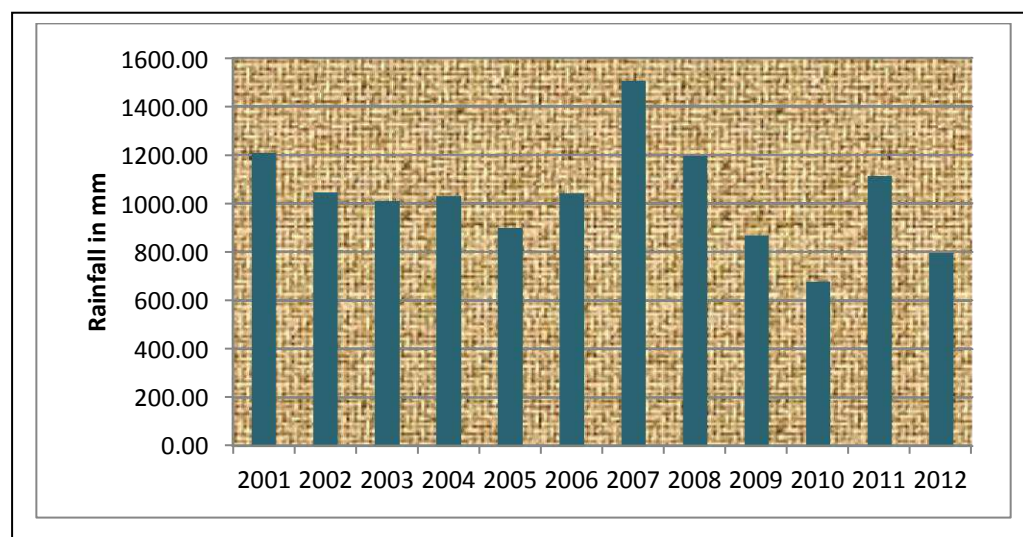
**Table 2.1 : Annual Rainfall for Different Seasons (2001 to 2013)**

(Rainfall in mm.)

Year	Winter Rain	Hot-Weather Rain	Southwest Monsoon	Northwest Monsoon	Total
2001	20.90 (132.6)	86.70 (120.7)	908.20 (102.4)	192.20 (330.2)	1208.00 (117.0)
2002	48.90 (310.3)	66.80 (93.0)	896.90 (101.1)	33.20 (57.0)	1045.80 (101.3)
2003	19.20 (121.9)	93.00 (129.5)	767.60 (86.5)	128.90 (221.5)	1008.70 (97.7)
2004	23.70 (150.4)	41.40 (57.6)	906.10 (102.2)	60.10 (103.3)	1031.30 (99.9)
2005	0.10 (0.6)	89.50 (124.6)	777.60 (87.7)	30.20 (51.9)	897.40 (86.9)
2006	0.10 (0.6)	88.97 (123.9)	925.86 (104.4)	27.77 (47.7)	1042.69 (101.0)
2007	28.34 (179.9)	76.40 (106.4)	1360.85 (153.4)	40.49 (69.6)	1506.08 (145.8)
2008	30.61 (194.3)	61.78 (86.0)	1084.27 (122.3)	19.31 (33.2)	1195.97 (115.8)
2009	0.09 (0.6)	98.22 (136.7)	699.17 (78.8)	71.13 (122.2)	868.61 (84.1)
2010	0.74 (4.7)	49.30 (68.6)	584.40 (65.9)	43.41 (74.6)	677.85 (65.6)
2011	5.20 (33.0)	79.40 (110.5)	1028.00 (115.9)	0.50 (0.9)	1113.10 (107.8)
2012	11.20 (71.1)	31.30 (42.5)	704.20 (79.4)	51.20 (88.0)	797.00 (77.2)
2013 (upto September)	17.10	64.70	541.40	—	623.20
Average (2001-2012)	15.76	71.83	886.92	58.20	1032.71

Note : Figures in parentheses denote actual rainfall as percentage of average

Source : Directorate of Economics and Statistics, GOB

**Chart 2.1 : Annual Rainfall in Bihar**

The rainfall pattern of the various districts of Bihar in 2012 and 2013 (upto September) can be observed from Table A 2.1 (Appendix). To have a comparative view and variation therein, total rainfall for the district for a particular year can be compared with the average rainfall of the state for that year. In 2012, the rainfall in 17 out of 38 districts exceeded the average rainfall. The remaining districts which were deficient were Bhojpur, Buxar, Rohtas, Gaya,

Arwal, Nawadah, Sitamarhi, Vaishali, Darbhanga, Madhubani, Samastipur, Begusarai, Munger, Lakhisarai, Jamui, Khagaria, Bhagalpur, Banka, Saharsa, Supaul and Madhepura. The year 2013, as mentioned before, had deficit rainfall and one can see from Table A 2.1 (Appendix) that, except for 4 districts (West Champaran, Saharsa, Kishanganj and Araria), all others had received less than 900 mm of rainfall upto September of the year.

## 2.2 Land Utilisation

Bihar falls in the riverine plain of the Ganga basin area. Because of this topographical nature, the proportion of total land put to agricultural use is high in the state, compared to other states of India. The Table 2.2 presents the land use pattern of the state from 2008-09 to 2010-11. A glance at the data would instantly reveal that this pattern has remained nearly the same over the years.

**Table 2.2 : Land Utilization Pattern in Bihar (2008-09 to 2010-11)**

(Area in '000 hectares)

Land use	2008-09	2009-10	2010-11
Geographical area	9359.57 (100.0)	9359.57 (100.0)	9359.57 (100.0)
(1) Forests	621.64 (6.6)	621.64 (6.6)	621.64 (6.6)
(2) Barren and Unculturable Land	431.77 (4.6)	431.72 (4.6)	431.72 (4.6)
(3) Land put to Non-agricultural use	1670.45 (17.8)	1689.72 (18.1)	1699.74 (18.2)
Land Area	1312.94 (14.0)	1332.51 (14.2)	1342.69 (14.3)
Water Area	357.51 (3.8)	357.21 (3.8)	357.05 (3.8)
(4) Culturable Waste	45.43 (0.5)	45.38 (0.5)	45.34 (0.5)
(5) Permanent Pastures	15.87 (0.2)	15.78 (0.2)	15.73 (0.2)
(6) Land Under Tree Crops	242.86 (2.6)	243.98 (2.6)	244.56 (2.6)
(7) Fallow Land (excl. current fallow)	122.30 (1.3)	122.00 (1.3)	121.88 (1.3)
(8) Current Fallow	655.17 (7.0)	857.62 (9.2)	920.27 (9.8)
Total Unculturable Land (1 to 8)	3805.48 (40.6)	4027.84 (43.0)	4100.87 (43.8)
Net Sown Area	5554.08 (59.4)	5331.73 (57.0)	5279.0 (55.0)
Gross Sown Area	7670.95	7295.81	7196.3
Cropping Intensity	1.38	1.37	1.36

Source : Directorate of Economics and Statistics, GOB

Note : The figures in parentheses denote percentage share in total geographical area

The area under forests has remained unchanged at 6.6 percent and so has the area under permanent pastures at 0.2 percent. The area under net sown area has shown a marginal decline. In 2008-09, net area sown was 59.4 percent and it declined to 55.0 percent in 2010-11.



Simultaneously, there has also been a marginal decline in gross sown area between 2008-09 (7671 thousand hectares) and 2010-11 (7196 thousand hectares). The cropping intensity has remained almost unchanged in these three years.

The land use pattern for different districts of Bihar for the latest year 2010-11 is presented in Table A 2.2 (Appendix). In the table, the figures in the brackets denote percentage of each category with respect to total geographical area of the district. An analysis would indicate that pattern of land use exhibits substantial variation across the districts. This is due to the fact that districts of Bihar belong to different agro-climatic zones. If one considers the net sown area of various districts for 2010-11, there exist 5 districts whose net sown area is more than 70 percent, whereas the average net sown area for the entire state is less than 60 percent. These districts are the valuable agrarian tract of Bihar — Bhojpur (79.9 percent), Buxar (82.7 percent), Siwan (76.7 percent) Madhepura (73.8 percent), and Gopalganj (72.9 percent). On the other hand, there are 7 districts where net sown area is less than 50 percent of its geographical area. These districts are — Kaimur (44.6 percent), Gaya (22.0 percent), Nawada (42.7 percent), Jamui (12.4 percent), Lakhisarai (42.3 percent), Munger (32.8 percent) and Banka (32.0 percent). These are the districts where the cropping intensity is also very low compared to the state average. Despite serious efforts by farmers to increase cropping intensity in these areas, it could not be increased as the irrigation facility is minimal. The cropping intensity is the lowest at 1.14 in Darbhanga.

### **2.3 Production and Productivity**

The fertility of soil and the abundant ground water resources enable the farmers of Bihar to produce a variety of crops, both food and non-food. Apart from major cereals and pulses, farmers of Bihar also produce oilseeds, fibres, fruits and vegetables. Of late, the farmers have also taken interest in growing flowers in view of its increasing demand.

In Table 2.3, the volume of production of 34 most important crops of Bihar for the period 2008-09 to 2012-13 has been presented. From that table, it can be seen that the total cereal production in 2012-13 was 172.86 lakh tonnes, compared to 98.09 lakh tonnes in 2010-11. This quantum jump in production figure is due to high rise in rice production in 2012-13, as compared to 2010-11. Because of the use of new 'SRI' technique and use of newer agricultural implements, there was enormous rise in rice production. The level of rice production prior to 2010-11 was not consistent, with much year-to-year variation in the production levels. This is due to the fact that around 50 percent of net sown area is bereft of irrigation and dependent on rain. Similarly, the production levels of wheat and maize have also recorded a positive trend. The average annual wheat production was around 40-45 lakh tonnes between 2007-08 to 2009-10; thereafter, the production of wheat rose to 49.03 lakh tones in 2010-11 and still higher at 61.74 lakh tonnes in 2012-13. This is due to the introduction of 'zero tillage method' and use of 'SRI' technique. The annual growth rate of wheat production was 8.1 percent during the period from 2008-09 to 2012-13. During the period from 2007-08 to 2010-11, the annual production of maize varied around 18 lakh tonnes. But in 2011-12, the maize production touched a new height of 24.86 lakh tonnes, and it was still higher at 27.56 lakh tonnes in 2012-13. The annual rate of growth of maize production for the period from 2008-09 to 2012-13 works out to a 15.5 percent. The production level of pulses increased from 4.60 lakh tonnes in 2009-10 to 5.43 lakh tonnes in 2012-13, implying a growth rate of 1.8 percent per annum. Taking into account the overall foodgrains situation, it is observed that, during the last 5 years, the production level of cereals has grown annually at 13.8 percent and that of pulses at 1.8 percent, improving the food security of the state's population.

**Table 2.3 : Production of Major Crops in Bihar (2008-09 to 2012-13)**

(Production in '000 tonnes)

Crops	2008-09	2009-10	2010-11	2011-12	2012-13*	CAGR
Total Cereals	12143.0	9616.3	9809.4	17245.11	17286.7	13.8
Total Rice	5771.4	3640.2	3102.1	8187.6	8322.0	16.7
Autumn Rice						
Aghani Rice	5603.8	3463.6	2917.1	8055.4	8036.2	16.9
Summer Rice	167.6	176.7	185.0	132.2	285.8	8.1
Wheat	4638.9	4403.8	4903.3	6531.0	6174.3	10.1
Total Maize	1701.9	1544.4	1759.0	2486.2	2756.0	15.5
Kharif maize	349.1	401.5	417.8	622.4	926.3	27.0
Rabi Maize						
Summer Maize	1352.9	1143.0	1341.3	1863.8	1829.6	11.5
Total Coarse Cereals	30.8	27.8	45.0	40.4	34.5	6.2
Barley	15.7	12.4	25.1	16.7	15.2	2.4
Jowar	1.8	1.7	3.3	5.0	2.8	22.0
Bajra	3.2	3.3	5.4	5.0	4.8	13.3
Ragi	7.1	8.1	7.2	9.4	9.4	7.3
Small Millets	3.0	2.4	3.9	4.3	2.2	-0.3
Total Pulses	527.5	459.8	537.7	519.3	542.7	1.8
Total Kharif Pulses	69.7	73.8	67.8	69.3	76.6	1.3
Arhar	36.0	36.6	36.5	42.1	47.1	7.0
Urad	17.3	19.8	12.6	11.9	12.2	-11.5
Bhadai Moong	4.2	5.5	5.9	4.7	7.2	9.5
Kulthi	11.1	10.6	9.7	8.2	7.8	-9.2
Other Kharif Pulses	1.0	1.2	3.1	2.5	2.4	27.9
Total Rabi Pulses	457.8	386.0	470.0	450.0	466.1	1.9
Gram	72.2	58.3	60.3	76.8	86.2	6.5
Lentil	163.6	159.2	214.7	171.6	183.2	3.1
Pea	23.3	20.0	21.0	19.2	19.3	-4.1
Khesari	95.5	81.7	73.7	92.1	83.8	-1.4
Summer Moong	100.8	64.9	98.2	88.4	92.1	1.3
Other Rabi Pulses	2.4	1.9	2.1	1.9	1.5	-8.6
Total Oilseeds	122.4	140.6	136.2	174.5	165.3	8.5
Castor seed	0.2	0.2	0.2	0.1	0.1	-19.0
Safflower (Kusum)	0.1	0.3	0.1	0.2	0.1	-4.5
Sesamum	1.8	1.8	2.1	2.2	1.9	3.8
Sunflower	25.6	25.6	23.2	22.9	4.8	-29.2
Mustard & Rapeseed	73.4	91.4	89.5	127.9	138.5	17.4
Linseed	20.6	19.2	20.8	20.3	19.0	-1.0
Ground Nut	0.8	2.1	0.4	0.8	0.8	-9.5
Total Fibre Crops	1127.3	1271.0	1310.4	1738.8	1717.7	12.3
Jute	971.3	1147.3	1164.6	1490.7	1490.2	11.8
Mesta	155.9	123.7	145.8	248.1	227.5	15.6
Sugarcane	4811.2	3443.7	12763.6	11288.6	12741.4	36.8

Source : Directorate of Economics and Statistics, GOB

\* Provisional

For other crops, it is observed that the production levels of oilseeds have grown steadily, with an annual growth rate of 8.5 percent and that of groundnut has been experiencing decline. For fibres (12.3 percent) and sugarcane (36.8 percent), the annual growth rates are again very satisfactory.

### Cropping Pattern

In the Table 2.4, the cropping pattern in Bihar for the period from 2007-08 to 2012-13 has been shown. The data reveals that the agricultural economy of Bihar is very much tilted in favour of subsistence sector, since the acreage under foodgrains is more than 90 percent. The percentage share of cereals is around of 85 percent, share of rice being around 45 percent. The percentage of area under pulses has shown a marginal decline from around 7.90 percent in 2007-08 to 7.12 percent in 2012-13. Oilseeds, fibres and sugarcane account for only 7 percent of the total area under cultivation. The cropped area under sugarcane shows a rise from 1.40 percent in 2007-08 to 3.45 percent in 2012-13. This rise is at the cost of oilseeds. The area under fibre crops is around 2 percent.

**Table 2.4 : Cropping Pattern in Bihar (2007-08 to 2012-13)**

Crops	Percentage of area					
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13 (Provisional)
Foodgrains	94.40	94.70	94.30	92.06	93.01	92.85
Cereals	86.50	86.70	86.30	84.03	85.73	85.74
Pulses	7.90	8.00	8.00	8.03	7.28	7.12
Oilseeds	1.90	1.80	1.90	1.94	1.85	1.59
Fibre Crops	2.10	2.00	1.90	2.27	2.11	2.10
Sugercane	1.40	1.50	1.60	3.73	3.03	3.45
Total Area	100.00	100.00	100.00	100.00	100.00	100.00

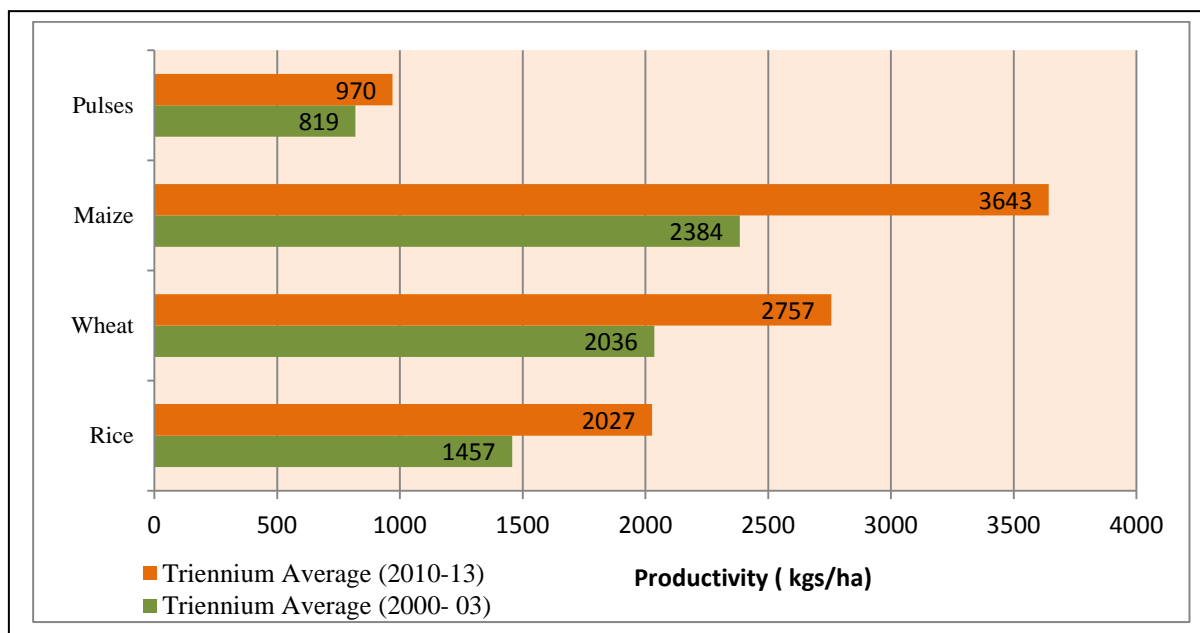
Source : Department of Agriculture, GOB

**Table 2.5 : Productivity (kgs/ha) of Major Crops in Bihar**

Crops	Triennium Average (2000- 03)	2010-11	2011-12	2012-13	Triennium Average (2010-13)	Percentage change between trienniums
Total Cereals	1732	1838	2794	2779	2470	42.6
Total Rice	1457	1094	2463	2523	2027	39.1
Autumn Rice	1247	897	1603	1776	1425	14.3
Aghani Rice	1488	1106	2660	2667	2144	44.1
Summer Rice	1758	1930	1912	2719	2187	24.4
Wheat	2036	2426	3049	2797	2757	35.4
Total Maize	2384	3225	3683	4020	3643	52.8
Kharif maize	1765	1998	2358	3549	2635	49.3
Rabi Maize	2934	3880				
Summer Maize	2765	3952	4534	4309	-	-
Total Coarse Cereals	979	1072	1173	1227	1157	18.2
Barley	1186	1327	1542	1460	1443	21.7
Jowar	923	1060	1065	1071	1065	15.4
Bajra	861	1118	1125	1140	1128	31.0
Ragi	879	982	1214	1161	1119	27.3
Small Millets	681	769	763	765	766	12.4
Total Pulses	819	868	991	1052	970	18.5
Total Kharif Pulses	901	1121	1246	1368	1245	38.2
Arhar	1215	1546	1901	2132	1860	53.1
Urad	682	872	866	864	867	27.2
Bhadai Moong	529	654	608	813	692	30.7
Kulthi	788	944	952	968	955	21.2
Other Kharif Pulses	544	677	750	810	746	37.1
Total Rabi Pulses	806	835	961	1014	937	16.2
Gram	1001	1044	1295	1402	1247	24.6
Lentil	886	939	1018	1147	1035	16.8
Pea	947	1035	1031	1041	1036	9.4
Khesari	847	984	1265	1179	1143	34.9
Summer Moong	596	539	600	624	588	-1.4
Other Rabi Pulses	662	743	1110	1101	985	48.7
Total Oilseeds	818	1094	1308	1432	1278	56.2
Castor seed	944	954	961	960	958	1.5
Safflower(Kusum)	802	800	801	808	803	0.1
Sesamum	629	788	879	882	850	35.1
Sunflower	1401	1434	1437	1391	1421	1.4
Mustard & Rapeseed	799	1109	1416	1595	1373	71.9
Linseed	712	818	865	867	850	19.4
Ground Nut	716	1030	1021	1022	1024	43.1
Total Fibre Crops	7131	9040	12699	12212	11317	58.7
Jute	7317	9121	12753	2180	8018	9.6
Mesta	6858	8446	12351	2325	7707	12.4
Sugarcane	43586	46996	51713	50896	49868	14.4

Source : Directorate of Economics and Statistics, GOB

**Chart 2.2 : Productivity of Major Crops in Bihar**



### Area and Production of Rice

In Bihar, agro-climate conditions vary from one region to another. Because of this, cropping pattern would tend to vary over the regions. In the following sections, a detailed discussion on districtwise production of three important crops (rice, wheat and maize) for the last two years has been presented. Table A 2.3 (Appendix) presents the districtwise production and productivity of rice in Bihar for two years, 2009-10 and 2010-11. The shares of each district in area and production are given in bracket. In the productivity column, the rank of each district has been presented alongside the productivity figure.

From the districtwise shares in area of rice in 2011-12, it is found that top rice producing districts in terms of area are – Madhubani (5.4 percent), Rohtas (5.1 percent), East Champaran (5.8 percent), West Champaran (5.2 percent) and Aurangabad (5.3 percent). In terms of share in area, the lowest ranking districts are – Lakhisarai (0.5 percent), Khagaria (0.6 percent), Bhagalpur (0.8 percent) and Arwal (0.8 percent).

If one considers the production of rice in 2011-12, the highest ranking districts in terms of share in production are – Rohtas (9.0 percent), Aurangabad (7.1 percent) Kaimur (4.7 percent) and West Champaran (5.1 percent). Similarly, the lowest ranking districts are — Lakhisarai (0.4 percent), Sheikhpura (0.9 percent), Sheohar (0.9 percent), Khagaria (0.4 percent) and Munger (0.8 percent). According to productivity rankings in 2011-12, the top ranking districts

are Rohtas, Banka, Buxar, Kaimur and Aurangabad. In 2011-12, the highest level of productivity was 4326 kgs/hectare in Rohtas.

#### Area and Production of Wheat

For an analysis of production levels in wheat, the same methodology has been followed as in the case of rice. The districtwise shares of area and production of wheat for 2010-11 and 2011-12 have been presented in Table A2.4 (Appendix). The productivity figures of wheat for each district with ranks have been presented in brackets along with productivity.

Considering the share in area of each district in 2011-12, one finds that the top wheat producing districts are – Rohtas (6.7 percent) East Champaran (5.2 percent), Siwan (4.2 percent), Madhubani (4.2 percent) and Muzaffarpur (4.1 percent). The bottom districts with low share in area are – Jamui (0.4 percent), Arwal (0.5 percent), Munger (0.7 percent), Sheohar (0.7 percent) and Kishanganj (0.4 percent). However, if one considers the districtwise share in production, the top districts are – Rohtas (6.0 percent), East Champaran (5.5 percent), Gopalganj (4.2 percent), Saran (4.2 percent) and Muzaffarpur (5.4 percent). The bottom districts in terms of production are – Jamui (0.3 percent), Kishanganj (0.4 percent), Munger (0.7 percent) Arwal (0.4 percent) and Sheohar (0.8 percent). According to productivity rankings in 2011-12, the top districts are Muzaffarpur, Vaishali, Samastipur, Khagaria, and Begusarai. The highest productivity level in 2011-12 was 4047 kg/hectare, recorded by Muzaffarpur.

#### Area and Production of Maize

The shares of various districts of Bihar in the area and production of maize for 2010-11 and 2011-12 are presented in Table A2.5 (appendix). As before, in the productivity column, the rankings of each district have been shown in brackets. If one considers the districtwise share in area, the top districts are – Begusarai (8.6 percent), Khagaria (8.5 percent), East Champaran (7.6 percent) and Bhagalpur (7.2 percent). The bottom districts are – Jehanabad (0.1 percent), Arwal (0.1 percent), Sheikhpura (0.1 percent) and Sheohar (0.3 percent). Considering the share in production, the top districts in 2011-12, are – Madhepura (11.1 percent), Khagaria (10.7 percent), Saharsa (9.7 percent), Sheikhpura (8.0 percent) and Bhagalpur (8.2 percent). The low-performing districts in terms of share of production are – Jehanabad (0.1 percent), Arwal (0.1 percent), Buxar (0.2 percent) and Sheohar (0.2 percent). As per productivity ranking, the top performing district in 2011-12 are — Madhepura, Saharsa, Khagaria and Sitamarhi. The highest productivity in 2011-12 was achieved by Madhepura (6367 kg / hectare).

### Area and Production of Pulses

The area, production and productivity of pulses have been presented districtwise for the year 2010-11 and 2011-12 in Table A2.6 (Appendix). Considering the relative shares of the districts in the total area under production in 2011-12, the top districts are— Patna (8.6 percent), Aurangabad (8.1 percent), Muzaffarpur (5.4 percent) and Bhojpur (4.7 percent). If one consider shares of each district in production the top performing district in 2011-12 would be – Patna (12.6 percent), Aurangabad (9.0 percent), Bhojpur (7.0 percent). (As per productivity ranking, the top districts are — Rohtas, Patna, Bhojpur, Buxar and The highest productivity in 2011-12 was obtained by Rohtas (1565 kg/hectare).

On the basis of discussions above, Table 2.6 has been prepared to indicate the achievement of different districts in terms of production and productivity of four different crops — rice, wheat, maize and pulses.

**Table 2.6 : Leading Districts for Production and Productivity of Rice, Wheat, Maize and Pulses in Bihar**

Crop	Production / Productivity	Top 3 Districts	
		2010-11	2011-12
Rice	Production	Rohtas, Bhojpur, Aurangabad	Rohtas, Aurangabad, West Champaran
	Productivity	Bhojpur, Banka, Kaimur	Rohtas, Bhojpur, Banka
Wheat	Production	Rohtas, East Champaran, Gopalganj	Rohtas, East Champaran, Muzaffarpur,
	Productivity	Gopalganj, Vaishali, Katihar	Muzaffarpur, Vaishali, Samastipur
Maize	Production	Saharsa, Samastipur, Khagaria	Madhepura, Khagaria, Saharsa
	Productivity	Araria, Saharsa, Supaul	Madhepura, Saharsa, Khagaria
Pulses	Production	Patna, Bhojpur, Aurangabad	Patna, Aurangabad, Bhojpur
	Productivity	Gopalganj, Bhojpur, East Champaran	Rohtas, Patna, Bhojpur

### **2.4 Irrigation**

One of the foremost input requirements of agriculture is the timely availability of water for agricultural operations. Newer and modern techniques of agriculture to boost farm production can succeed only when there exists facilities for assured irrigation. The present government has taken several initiatives to increase the total irrigated area in the state. During the recent years, the irrigated area for kharif crops has increased to 16.13 lakh hectares in 2012-13 from 12.61 hectares in 2001-02. In the same year, irrigation for rabi crop was made available to 3.42 lakh hectares against the total demand for 3.93 lakh hectares.



Between 2001-02 and 2012-13, total irrigated area increased from 44.6 lakh hectares to 46.61 lakh hectares. It implies that over long period of a decade, the irrigated area could increase by less than 5 percent. Therefore, the state government under Agriculture Road Map II would make concerted efforts to enhance irrigation potential of the state during the 12th Plan (2012-17). The following strategy of water management and irrigation would be adopted during this period.

1. There would be a strategy for enhancing the present irrigation potential of 46.61 lakh hectares to 101.09 lakh hectares by March, 2017.
2. The summer irrigation potential of 3.3 lakh hectares is planned to increase to 30.0 lakh hectares by March 2017.
3. It is proposed to establish 14.64 lakh private tube wells by the end of the Second Agricultural Road Map (March 2022)
4. There is a proposal for extensive renovation of about 1770 Ahar/Pyne by March 2017.
5. There is also a proposal for interlinking of river schemes to transfer surplus water of North Bihar rivers by pumping through the Ganga during the Second Agriculture Road Map.

## **2.5 Agricultural Inputs**

Besides irrigation and quality agricultural land, agriculture also requires adequate and quality inputs which include seeds, fertiliser, farm equipment and highly professional extension services. One should also remember here that all these inputs in agriculture need to be supplied at the proper time, matching the agricultural calendar.

### Seeds

One of the major requirements of agriculture operation is quality seed. The 'Agriculture Road Map' of Bihar, therefore, stressed the need of supply of quality seed to farmers in time. Proper application of HYV seeds and maintaining a desired level of Seed Replacement Rate (SRR) are important determinants of productivity. Since there is a dearth of firms for the supply of certified seeds, the SRR have been often low in Bihar in the past. The state government is making concerted efforts for the supply of certified seeds in the state in recent years.

Under the Agriculture Road Map, the production of certified seed of the recently evolved crop varieties has been emphasized. As many as 23 crops were identified and their promotion programmes have been initiated by the state government. Other programmes include Chief

Minister's Crash Seed Programme, Seed Village Programme (Beej Gram Yojana) and provision of subsidy for production and purchase of certified seeds. There has also been the revival of hitherto dormant Bihar Rajya Beej Nigam (BRBN), strengthening of Bihar seed certification agency, and multiplication of foundation and breeder seeds by state farms. Under these, 3 new seed processing plants were set up at Hajipur, Bhagalpur and Begusarai.

All these steps taken by the state government have resulted into increase in crop productivity in the state. Recently, the scheme of 'Mukhyamantri Tibra Beej Vistar Yojana' has helped farmers immensely in the field of hybrid paddy cultivation. The SRR for major crops like rice, wheat and maize have increased substantially in recent years. More significantly, the SRR has touched the scientific level of 33 percent for self-pollinated crops. Table 2.7 below reveals that SRR has exceeded 33 percent for all major crops in 2011-12 and 2012-13. With the efforts put in by the state government, there has been gradual increase in SRR for other rabi and kharif crops as well.

**Table 2.7 : Distribution of Certified Seeds and Seed Replacement Rate (SRR) for Important Crops in Bihar (2010-11 , 2011-12 and 2012-13)**

(Requirement and supply in '000 qntl./SRR in percentage)

Crops	2010-11			2011-12			2012-13		
	Requirement	Supply	SRR	Requirement	Supply	SRR	Requirement	Supply	SRR
<b>Kharif Crops</b>									
Paddy	423.1	232.7	31.0	493.6	349.1	38.0	297.0	279.7	40.2
Maize	49.1	33.0	65.0	49.1	41.7	82.0	75.0	61.5	82.0
Arhar	2.2	1.9	13.0	3.0	0.9	11.2	3.8	4.1	27.1
Urad	1.1	1.2	18.5	1.5	0.3	22.1	1.1	5.7	65.9
Moong	0.5	0.7	19.5	0.7	0.1	20.2	0.6	3.6	82.5
<b>Rabi Crops</b>									
Wheat	630.0	672.5	29.2	840.0	783.2	34.8	840.0	849.9	35.4
Maize	90.0	92.6	92.0	60.0	61.9	100.0	130.0	114.8	85.0
Gram	14.9	9.6	13.5	20.8	11.4	15.8	17.3	13.1	16.5
Masoor	11.8	3.8	14.5	16.5	9.0	15.0	12.9	7.3	11.4
Rape/Mustard	3.5	2.4	56.5	3.7	2.9	67.3	3.3	5.1	100

Source : Department of Agriculture, GOB

Among kharif crops, it can be seen from the table that SRR has increased from 31.0 percent in 2010-11 to 40.2 percent in 2012-13 for paddy; the rise has been even higher for maize over the same period from 65.0 to 82.0 percent. An increase can also be seen for urad and moong, but for arhar, there has been a marginal fall. For rabi crops, SRR for wheat increased from 29.2 percent in 2010-11 to 35.4 percent in 2012-13. For rabi maize, SRR is 85 percent which is a record. For other rabi crops, one can observe a gradual increase in SRR. Thus, replacement of

old and local varieties of seeds by recently evolved seeds would have a long-time impact in the productivity of crops in the state.

### Fertilizer

From the inception of 'Green Revolution' in India, fertilizer has always played a key role in increasing farm productivity. In Bihar, alongside the use of better quality seeds, application of chemical fertiliser in optimum proportion (with proper water management) has played the vital role in raising agricultural productivity, so that it competed favourably with other agriculturally prosperous states. The consumption of fertilizer has been steadily increasing in Bihar in recent years (Table 2.8). In 2009-10, the total consumption of fertilizer was 39.08 lakh tonnes, which rose to 46.21 tonnes in 2012-13 registering an increase of 18.21 percent over the three year period. The rising trend emphasizes that the farmers are willing to adopt new technology in agriculture.

**Table 2.8 : Consumption of Fertilizer in Bihar (2011-12 and 2012-13)**

('000 tonnes)

Type of Fertilizer	2011-12			2012-13		
	Kharif	Rabi	Total	Kharif	Rabi	Total
Urea	798.56	1012.94	1811.50	903.03	1192.93	2095.95
DAP	176.80	264.39	441.19	216.52	325.16	541.68
SSP	19.88	22.38	42.26	37.13	27.42	64.55
MOP	15.23	111.09	126.32	44.53	69.30	113.83
Complex	152.91	203.15	356.06	98.83	178.83	277.66
Total (NPK)	567.08	799.93	1367.01	631.78	895.12	1526.90
N	423.76	546.51	970.26	470.89	640.39	1111.28
P	118.99	170.61	289.60	128.67	196.92	325.59
K	24.33	82.81	107.14	32.21	57.81	90.03
Grand Total	<b>1730.46</b>	<b>2413.88</b>	<b>4144.33</b>	<b>1931.82</b>	<b>2688.76</b>	<b>4620.58</b>
Consumption of fertilizer (kg/ha.)	138.24	188.53	163.81	158.53	207.01	183.76

Source : Department of Agriculture, GOB

From Table 2.8, one may also observe a more balanced trend in the use of fertilizers in last two years. The N:P:K (Nitrogen, Phosphorous and Potassic) ratio for the last six years has been 11:2:1 (2007-08), 6:2:1 (2008-09), 5:1:1 (2009-10), 7:2:1 (2010-11), 7:2:1 (2011-12) and 7:2:1 (2012-13). This would mean that there has been rationalization in the use of fertilizer components by the farmer. If one observes the ratios for the last three years, we would find that the ratios has nearly stabilised at 7:2:1 for NPK.

From Table 2.8, it would be clear that urea takes the prime place and constitute around 45 percent of the total consumption of chemical fertilizers. It can also be noted that although

kharif is the more important crop in Bihar, the use of chemical fertilizer is comparatively higher in rabi season. In 2011-12, although the farmer used 138.45 kg/ha for kharif crops, they could use 188.53 kg/ha in case of rabi crops. Similarly, for 2012-13, the average consumption was 158.53 kg/ha for kharif crops against 207.01 kg/ha for rabi crops.

Besides NPK, the government is making conscious efforts to promote bio-fertilisers and green manure technique on a larger scale. Apart from the central government subsidy available for chemical fertilizers, the state government on its own is providing subsidy for the use of micro-nutrients from state resources. Under 'Agriculture Road Map', the state government is stressing the cultivation of the green manure plant 'Dhaicha', by distributing its seeds on a large scale. The process has evoked immense interest among farmers and they are using bio-fertilizers on a larger scale recently.

### Extension Services

A successful team of extension workers for the state would go a long way in transferring the available technology to the field level. They work as a catalyst for seed management, use of optimum mix of chemical fertilisers depending on the available soil category, adoption of new cropping pattern and use of new of HYV seeds. With the induction of subject-matter specialist at the sub-block level and 'Kisan Salahakar' at the Panchayat level, the outreach of hitherto dormant extension services has increased manifold in Bihar in recent years.

A massive training programme to modernize the knowledge of farmers through 'Kisan Pathshalas' has gained momentum. They are flocking to these 'pathshalas' to have a first hand knowledge of soil testing methods, vermi-compost, and new 'SRI' technique of paddy cultivation. A continuous organization of 'Kisan Vikash Shibirs' have not only become successful in imparting modern knowledge, but also become a platform for exchange of ideas between experts and farmers. The 'Rabi and Kharif Mahotsavs' at block level are being organised before the onset of the crop season. During 2011-12, for the introduction of 'SRI' technique for rice, 16 districts were selected where demonstrations were arranged using 'zero tillage' technique. During 2011-12, SRI technique for wheat cultivation were demonstrated in those districts. The farmers are now attracted to this new technique and the cultivation of 'Dhaicha' manure.

The Kisan Vikas Shibirs involve distribution of all inputs and subsidies. The farmers may purchase inputs like seed, bio-fertilizers or farm implements of their choice in these camps.

During kharif 2011 and 2012, several activities were undertaken to promote agriculture on a fast track. In recent times, Dhaicha seeds are given free of cost. The implementation of this scheme of green manure will have tremendous effect on the soil fertility of the state. During kharif 2011, SRI technique was used for paddy cultivation and hybrid varieties of paddy was cultivated on 10.13 lakh acres. During kharif 2013, paddy farming using SRI technique was undertaken in 15.15 lakh acres, registering an increase of 41.73 percent over the kharif season of previous year. In Rabi 2012-13, wheat farming using SRI technique was done in around 3.83 lakh acres. These interventions resulted into record rice and wheat production in the state. The productivity of paddy rose to a high of 22.4 quintals per hectare.

One of the continuous efforts by the state government in extension services is to arrange minikit distributions at the Panchayat or village level. Several crops are covered during kharif, rabi and garma seasons. In Table 2.9, the progress of such schemes are depicted.

**Table 2.9 : Minikit Demonstration in Bihar (2009-10 to 2012-13)**

Season / Crops	Number of demonstrations			
	2009-10	2010-11	2011-12	2012-13
<b>Kharif Season</b>			-	-
Paddy (20 kg)	-	-	-	-
Paddy (HYV) (10 kg)	-	-	-	-
Paddy (5 kg)	30203	18516	-	-
Paddy (HYV) (6kg)	8014	3631	-	-
Paddy (HYV) (2 kg)	-	-	-	-
Maize (2 kg)	10000	-	14,992	1000
Arhar (4 kg)	10000	-	-	-
Urad (4 kg)	15000	-	-	-
Moong (4 kg)	4000	-	-	-
Castor (2 kg)	-	-	-	-
Sesamum (1 kg)	-	-	500	-
<b>Rabi Season</b>				
Wheat (40 kg)	5634	4796	-	-
Wheat (10 kg)	130871	28371	-	-
Wheat (5 kg)			-	-
Maize (2 kg)		150000	7000	-
Gram (8 kg) Isopom	29125		-	-
Masoor (4 kg)	2125		-	-
Pea (8 kg)	19375		-	-
Rai/ Tori (2 kg) Isopom	83000	325000	47100	20000
Rajmah (8 kg)			-	-
Rajmah (3 kg)			-	-
<b>Garma Season</b>				
Maize (2 kg) Isopom	2969	-	-	-
Urad (4 kg)	25000	-	-	-
Moong (4 kg)	16875	-	-	-
Sesamum (1 kg)	-	-	-	-
Safflower (2kg)	-	-	-	-

Source : Department of Agriculture, GOB

One can see from the table that, during 2012-13, only two items appeared in the minikit distributions. This is because, on the seed front, the state government machinery is doing the job through a number of seed-related programmes, mentioned before. These programmes have contributed immensely for the enhancement of production and productivity of different crops in the state.

### Farm Mechanization

The productivity in agriculture depends on efficient labour use and capital intensity in agricultural operations. Whenever mechanization takes place, the economies of scale start to operate and cost of cultivation tends to diminish. So the optimal level of mechanization, without major displacement of family labour, paves the way for low cost agriculture to be completed on time. Such mechanization also lessens drudgery of manual agriculture operations.

Under 'Agricultural Road Map' of the present state government, farm mechanization constitutes an integrated part and is a major thrust programme. The state government is providing subsidy over and above provided under centrally sponsored scheme for power tillers, tractors, sprayers, winnowing machine, power weeder and power threshers. It has specially focused on zero-tillage machine which is more suitable for small and marginal farmers. These equipments were very uncommon in rural areas about a decade ago, but are part of agricultural households now mainly because of easy availability of subsidy.

In Table 2.10, progress of farm mechanization on subsidy has been depicted, for the period from 2008-09 to 2012-13. It can be seen from the table that in 2008-09, only 4678 power tillers were distributed, but the number rose to 6445 in 2012-13. There is also an increase in the use of pumpsets — the number of pumpsets distributed was 25,520 in 2012-13, against only 11,288 in 2008-09. Because of the earnestness of the present generation of extension workers, there was a huge jump in the number of zero-tillage machines to 7701 in 2012-13, as against a paltry 126 in 2008-09. There has also been an increase in the use of combine harvesters, but the growth was rather slow initially. In 2012-13, the use of combine harvesters picked up and as many as 322 machines were distributed.

**Table 2.10 : Number of Farm Implements Distributed on Subsidy**

(In numbers)

Farm Implements	2008-09	2009-10	2010-11	2011-12	2012-13
Tractor	3543	3672	3644	3848	8158
Combine Harvestors	55	42	65	109	322
Zero Tillage	126	860	301	3787	7701
Pumpsets	11288	37293	30340	28615	25520
Power Tiller	4678	4635	5330	7567	6445
Manually operated tools/implements	71063	245969	179790	146849	485209
Threshers	8323	5723	4316	4857	4984

Source : Department of Agriculture, GOB

### Organic Farming

Throughout the world, agricultural scientists are taking interest in organic farming on the ground of health and environment. Bihar is not trailing behind in this sphere. The process of organic farming has been made a part of 'Agricultural Road Map' of Bihar. Under this Road Map, the state government is taking all possible steps to retain the inherent fertility of soil for future generation through a project of organic farming, spanning 5 years at a cost of Rs. 255 crores. The vermi-compost production has been made demand-based with 50 percent subsidy. Earlier, the production of atleast 3000 tonnes of vermi-compost by any commercial unit used to be subsidised. Now, the ceiling has been made lower to atleast 1000 tonnes. The state government has also allowed subsidy for the purchase of vermi-compost from 2011-12. For commercial production of vermi-compost, the provisional requirement of bank loan has now been lifted. For the success of organic farming, new soil testing laboratories has been set up in 16 districts.

Besides vermi-compost, efforts are being made by the state government for the promotion of bio-fertilizers like Rhizobium, Azotobacter, Blue-green algae, Mycorrhiza. The seed producers are given free kit of appropriate bio-fertilizer. During the rabi season of 2011-12, more than 3 lakh farmers have benefitted through promotion of bio-fertiliser. To increase production of bio-fertilizer, both farmers and entrepreneurs would be supported in a big way, so that manufacturing units for such input may come up in the state. This would lessen the dependence on other states for such input.

### Horticulture Development

Bihar is one of the largest producers of fruits and vegetables in the country. Easy availability of quality planting material is most critical for horticultural development. So, the strategy of the state government is to make mother plants available in the agricultural universities and other departmental nurseries. Depending on the agro-climatic situation, one specific horticulture crop has been identified for each district. A cluster approach would be undertaken for such crops in each districts. Apart from important fruit crop, the universities would set up progeny nursery for less common fruits like Bael, Ber, Jamun, Amla etc.

Tissue culture technique is extensively used for the multiplication of agricultural plants like banana and flowers. More and more tissue culture laboratories would be set up in the state in the next Agriculture Road Map for 2012-17. The establishment of 'papaya gaon' and 'flower gaon' would likely to have a significant impact on the income of the rural households.

### Agriculture Road Map

With the launching of Agriculture Road Map in 2008, Bihar had embarked on an innovative approach for agriculture planning and growth. Under Agriculture Road Map (2008), stress was given to availability of certified seeds for 23 crops. These certified seeds were distributed on a subsidy. The Seed Replacement Ratio (SRR) for some crops was as high as 83 percent in 2011-12. Stress was also given on bio-farming, farm mechanization and new technique of SRI cultivation. To give a new impetus to development, an Agricultural Cabinet, headed by Chief Minister was constituted. This landmark initiative is the first of its kind in India. The Cabinet set up expert committees for preparation of a new road map for 2012-17. The Cabinet then thoroughly discussed the report and farmers' suggestions were gathered in a *Kisan Samagam* in February 2012. On October 3, 2012, Hon'ble President of India, Sri Pranab Mukherjee, had launched the second Agricultural Road Map, 2012-17, for Bihar.

The six-point goal of the new Agriculture Road Map is — (i) Food security, (ii) Nutrition security, (iii) Increase in the income of farmers, (iv) Employment generation and control on migration of workers, (v) Inclusive human base of agricultural development and extensive participation of women and (vi) Conservation of natural resources and their sustainable use.

The main strategy of this Road Map include :

- (a) To ensure the availability of high quality agricultural input materials at farmers' end in proper time and at a low cost.
- (b) To make the agricultural operation more cost effective and to ensure higher income for farmers with the use of modern farm equipments and agricultural management technique.



- (c) To ensure a sustainable agriculture through the use of optimum mix of soil, water, crop and other agricultural components, even in the face of climate change.
- (d) To develop both on-farm and off-farm agriculture-based enterprises by transforming the agricultural knowledge into skill.
- (e) To promote special programmes for *Tal, Diara* and other areas with specific geographical conditions.
- (f) To establish agriculture as a prestigious occupation, to attract the educated youth towards the sector and to reward them for their contribution

Various other sectors which are interlinked with Agricultural development are dealt by Sub-committees formed in the line departments by Agriculture Cabinet. These sectors are — Water Management and Irrigation, Energy, Land Resource Management, Plantation and Environment Protection, Co-operatives, Storage, Marketing and Processing, Agricultural Research, Agricultural Credit and Communication. In the road communication sector, unconnected habitation of populations 250+ is planned to be connected with the Approach Roads.

## 2.6 Agricultural Credit

Besides physical inputs like seed, water, fertiliser and agricultural implements, agricultural operation cannot progress without adequate credit support. The credit support becomes all the more indispensable as modern inputs need to be procured from the market at a proper time. However, data related to agricultural credit would indicate that required supply of credit is far from adequate in Bihar. In Table 2.11 the bankwise details are presented for agricultural credit.

**Table 2.11 : Agriculture Credit Flow in Bihar**

(Rs. crore)

Year	Commercial Bank		RRBs		CCB		Total	
	Target	Achievement	Target	Achievement	Target	Achievement	Target	Achievement
2007-08	3004	2447 (81.5)	1256	952 (75.8)	620	356 (57.4)	4880	3755 (76.9)
2008-09	4355	3943 (90.5)	1822	1438 (78.1)	899	317 (35.3)	7076	5697 (80.5)
2009-10	5425	4960 (91.4)	2220	1851 (84.0)	1082	353(32.6)	8727	7163 (82.1)
2010-11	9111	7058 (77.5)	5228	3188 (61.0)	1529	422 (27.6)	15868	10667 (67.2)
2011-12	12241	9689 (79.2)	7013	4882 (69.6)	1848	387 (20.9)	21102	14958 (70.9)
2012-13	14674	13203 (90.0)	8407	8035 (95.6)	2319	328 (14.2)	25401	21566 (84.9)

Source : State Level Bankers' Committee

Figures in bracket indicate percentage of achievement

The table covers the period from 2007-08 to 2012-13. The flow of agricultural credit comprises three major sources commercial banks, regional rural banks (RRB) and central co-operative bank (CCB). Beginning 2007-08, the achievements levels has been around 80 percent till 2009-10. However, the level came down to 67.2 percent in 2010-11, but fortunately rose to 84.9 percent in 2012-13. In absolute terms, the flow of credit to agriculture has increased to cater to the growing need of agricultural operations. From a very modest sum of Rs. 3755 crore in 2007-08, it has grown about 6 times to Rs. 21,566 crore in 2012-13. However, keeping in view the inflation and volume of demand coming from modern agricultural operations, the supply of credit is not adequate. The share of three different sources in 2012-13 stood at Commercial Banks (61.2 percent), RRBs (38.2 percent) and CCB (0.6 percent). In other words, Commercial Banks are the major supplier of agricultural credit in Bihar. Since Commercial Banks and RRBs are not very keen to supply credit to agricultural sections as they seek collaterals in time of disbursing credits, the cooperation were supposed to play a big role in advancing agricultural credit in Bihar. But, unfortunately, their presence is very limited in Bihar.

The districtwise position of target and achievement of co-operative credit are presented in Table A2.7 (Appendix). It is clear from the table that, in 2012-13, no district could fulfil the targets. The level of agricultural credit was relatively higher in districts like Nalanda, Patna, Rohtas, Aurangabad, Samastipur, Begusarai, Khagaria and Purnea. In districts like Saharsa, Supaul, Madhepura, Darbhanga and Saran co-operative credit operations are either nil or negligible.

Recently, for crop loan, an amount as interest subsidy has been sanctioned by the state government. This would help the farmers to get loan on 4 percent interest. NABARD will come to help the state government to finance the projects. This will lead to an increased flow of institutional credit to the farmers for timely procurement of inputs.

#### Kisan Credit Card (KCC)

Kisan Credit Card (KCC) has been one of the important instruments through which credit is being channelized to farmers for agricultural operations. The scheme was introduced in 1999 and farmers are allowed a maximum credit limit of Rs. 50,000 to procure necessary agricultural inputs like seed, fertilizer, pesticides, etc. In 2009-10, an estimated number of 13.40 lakh farmers could reap the benefit of the scheme (Table 2.12). In 2011-12, the number rose to 18.47 lakhs. In 2012-13, 22.32 lakh farmers got the benefit of the KCC scheme. The achievement level of KCC has been of the order of 60 percent. In 2009-10, the achievement

level was as high as 89.3 percent. In 2012-13, the level came down to 82.7 percent. There is urgent need to increase the network of KCC to cover almost all the farmers of the state, otherwise there will arise a situation where the rural money-lenders would entrap the farmers. This would hurt the small and marginal farmers most.

**Table 2.12 : Number of Kisan Credit Card issued by Banks (2001-02 to 2012-13)**

Year	Commercial Bank			RRBs		
	Target	Achievement	Percentage	Target	Achievement	Percentage
2001-02	110207	123465	112	52738	14256	27
2002-03	98180	77543	79	60918	24441	40.1
2003-04	105530	95587	90.6	64535	30864	47.8
2004-05	174850	140793	80.5	150500	76891	51.1
2005-06	143866	131618	91.5	129719	66332	51.1
2006-07	250000	203935	81.6	190000	140071	73.7
2007-08	300000	222478	74.2	228000	168529	73.9
2008-09	861429	505008	58.6	478571	310257	64.8
2009-10	861429	660997	76.7	478571	397420	83
2010-11	1148574	653484	56.9	638093	475636	74.5
2011-12	1352013	969763	71.7	778467	674095	86.6
2012-13	1460172	1126753	77.2	840746	950259	113
	CCB			Total		
2001-02	277204	42086	15.2	440149	179807	40.8
2002-03	600000	112580	18.8	759098	214564	28.3
2003-04	425839	229051	53.8	595904	355502	59.7
2004-05	470350	245907	52.3	795700	463591	58.3
2005-06	293166	120653	41.2	566751	318603	56.2
2006-07	160000	55374	34.6	600000	399380	66.6
2007-08	160000	75533	47.2	688000	466540	67.8
2008-09	160000	81725	51.1	1500000	896990	59.8
2009-10	160000	281122	175.7	1500000	1339539	89.3
2010-11	213333	273710	128.3	2000000	1402830	70.1
2011-12	369520	203579	55.1	2500000	1847437	73.9
2012-13	399082	154774	38.8	2700000	2231786	82.7

Source: State Level Bankers' Committee

The districtwise achievement under KCCs for the period from 2006 to 2013 are presented in Table A2.8 (Appendix). It can be observed that there exists wide variation in terms of the achievement across the districts during the period from 2005-06 to 2012-13. In 2012-13, the three districts with the largest number of KCCs are Muzaffarpur (0.53 lakh), East Champaran (0.45 lakh), Rohtas (0.41 lakh). The districts with lower numbers of KCCs are Sheikhpura (0.07 lakh), Sheohar (0.05 lakh) and Arwal (0.04 lakh).

### Animal Husbandry

Besides agriculture, animal husbandry is one of the key sectors for livelihood and employment opportunities for the rural masses, which contributes about one-fifth of the total rural income. This sector also generates large scale employment to women, belonging to the marginalised sections of the society. Further, since about 89 percent of the population live in rural areas, where many households are either landless or landpoor, animal husbandry sector provides opportunities for supplementing their low agricultural income. The state government has taken several steps during the recent years to strengthen the sector.

According to livestock census of 2012, the total livestock population of Bihar is 366.31 lakh. Of this, as presented in Table A2.9 (Appendix), 54 percent are milch animals, with a cow population of 117.05 lakh and a buffalo population of 65.48 lakhs. The state has also a substantial proportion of goat population (111.29 lakh) which are popularly known as poor man's cow. The size of poultry population is high at 64.58 lakhs. With such a high livestock sector, the growth potential of animal husbandry sector is rather high. As most of the rural households are landless and marginal farmers, the sector functions, more or less, as a subsistence sector. Several initiative have been taken by the present government for the development of the sector, taking due cognizance of its economic potential. They include breed upgradation, health and nutrition, insurance scheme for milch animals, and marketing of animal husbandry and dairy products.

If one analyses the districtwise figure as provided by the livestock census Table A2.9 (Appendix), it emerges that there exists a large degree of variation in livestock population across the districts. For bovine population (cows and buffaloes), the districts with relatively larger share are — Patna, Bhojpur, Rohtas, Gaya, Banka, Muzaffarpur, West Champaran, Madhubani and Purnea. For goats and poultry, there is a higher degree of concentration in north-eastern part of the state, where the climate is rather suitable for such animals. These districts are Purnea, Araria, Kishanganj and Katihar.

In Table 2.13, the production levels of various animal husbandry products have been depicted for the period 2007-08 to 2012-13. Milk takes the prime position among various products of this sector. The production of milk has increased from 56.67 lakh tonnes in 2007-08 to 68.45 lakh tonnes in 2012-13. However, during the same period, the production of eggs has decreased from 106.80 crore to 83.72 crores in 2012-13.

**Table 2.13 : Livestock and Fish Production of Bihar**

Year	Milk (Lakh tonnes)	Egg (Crores)	Wool (Lakh kgs)	Meat (Lakh tonnes)	Fish Production (lakh tonnes)
2007-08	57.67	106.80	2.41	1.81	2.88
2008-09	59.34	107.50	2.50	1.83	3.06
2009-10	61.24	110.13	2.60	2.18	2.97
2010-11	65.17	74.46	2.60	2.23	2.89
2011-12	66.25	75.43	2.66	2.28	3.44
2012-13	68.45	83.72	2.67	2.28	4.00
CAGR	3.6	-7.3	2.0	5.4	5.8

Source : Department of Animal Husbandry, GOB

The state government has several schemes like treatment of animals, sterilization, artificial insemination, immunization, and free distribution of fodder seeds for the promotion of the animal husbandry sector. In Table A2.10 (Appendix), the districtwise details pertaining to these services are presented for the year 2011-12 and 2012-13. These services are not uniform among the districts. For Bihar as a whole, 28.24 lakh animals were treated in 2012-13. In addition, 198.78 lakh animals were immunized. The coverage for artificial insemination was 19.42 lakh animals in 2010-11; in 2012-13, however, the coverage was low at only 3.30 lakh.

The state government has, till 2010-11, provided for ambulatory vans, equipped with latest technology and veterinary medicines and tools, for 20 mobile veterinary hospitals in the state. In 2011-12, the number rose to 50 ambulatory vans. It has a plan to provide more such vans in the future. The state government has also established silos at places at Patna, Munger, Bhagalpur, Saharsa, Purnea, Muzaffarpur, Darbhanga, Chhapra and Banka for storage of liquid nitrogen for artificial insemination. It has also taken steps to revive and refurbish all district artificial insemination centres. Till 2010-11, a total number of 950 centres were working for artificial insemination. Another 400 units of such centres were built during 2011-12 at a cost of Rs. 2 crore.

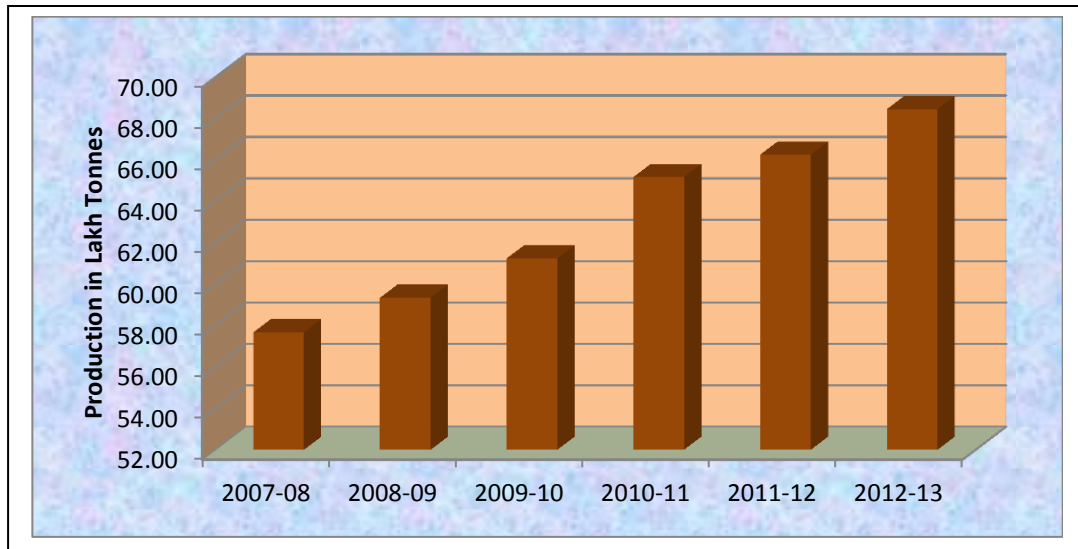
In the new programme of artificial insemination, private parties would also be associated on the basis of successful calf-born for each NGOs. Under this, 50 lakh cattles are likely to be assured at a cost of Rs. 1 lakh per year. Apart from this, there is a proposal to create a modern slaughter house at each of the 38 districts for the production of clean and hygienic meat at a cost of Rs. 1 crore per unit.

## Fisheries

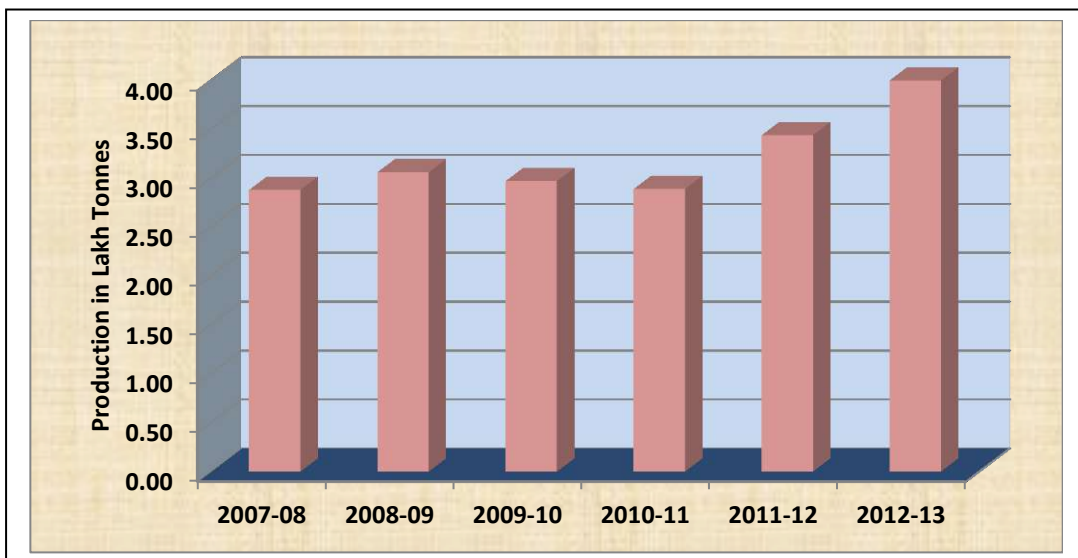
Bihar has a span of 237.3 thousand hectares of water area and 3200 km of river length. This constitutes about 3.9 percent of the total geographical area. There exist, therefore, a vast scope for fisheries sector to provide gainful employment to rural households. The sector has grown steadily in recent years and contribution of fisheries sector to total GSDP has more than doubled over the last decade.

In 2004-05, the production of fish in Bihar was 2.67 lakh tonnes. The fish production increased steadily thereafter and touched the peak of 4.00 lakh tonnes in 2012-13. During the last two years, the production has been of the order of 3.44 lakh tonnes in 2011-12 and 4.00 lakh tonnes in 2012-13.

**Chart 2.3 : Production of Milk in Bihar**



**Chart 2.4 : Production of Fish in Bihar**



Recent initiatives of the state government has been to empower the fish farmers through on-site training and exposure visits to various places throughout India to develop technical, managerial and participatory skills. The fishermen have been sent to Andhra Pradesh and West Bengal for upgradation of their knowledge in modern fish farming methods. During 2012-13, 1552 fishermen were trained within and outside the state. In 2011-12, a new insurance scheme was introduced in the state for the benefit of the fish farmers. The scheme is being implemented with the help of Oriental Insurance Company, a public sector enterprise. Under this scheme a premium of Rs. 3200 is fixed per hectare of fishing area which is being shared by the beneficiary and the state government on 50:50 basis. During 2011-12, one lakh fishermen were covered under this scheme.

The schemes undertaken by the state government like distribution of fingerlings on subsidies, distribution of easy loans to farmers for maintenance and reservation of private ponds for fish, and free housing for fisherman have all immensely benefitted the fishermen of the state. The scheme of ponds and chaur development has enhanced the fishing land. In 2012-13, a record number of 4738.3 lakh seeds were produced and distributed in the state. The districtwise picture of distribution of fish seed can be seen from Table A2.11 (Appendix). The data would indicate that the districts falling in the Darbhanga Division (Darbhanga, Madhubani and Samastipur) are major producer of fish. The leading fish producing districts in 2012-13 are Madhubani (20.4 thousand tonnes), East Champaran (19.9 thousand tonnes), Muzaffarpur (19.9 thousand tonnes) and Darbhanga (19.0 thousand tonnes). For fish seed, Madhubani topped the list with 640 lakh seeds, followed by Darbhanga with 518 lakh seeds.

Recently, several new schemes has been undertaken by the state government for the upliftment of poor fishermen in the state. A scheme of stocking of reservoirs with fingerlings have been taken up by the state government. The National Fisheries Development Board is assisting the process of stocking. The required credit was given to farmer for creation of hatcheries who have the requisite capacity to grow 8-10 million fries. The unit cost for such a project of 8-10 million fries is Rs. 15.00 lakh with a provision of 20 percent subsidy for fish farmers. There is a proposal to establish a fish research centre at Mithapur (Patna) at a cost of Rs. 129.37 lakh. There is also a proposal to set up Sonaru fish seed farm at Fatuha at a cost of Rs. 99.68 lakh.

**APPENDIX**

**Table A 2.1 : Districtwise Annual Rainfall in Bihar for Different Seasons (2012 and 2013)**

(Rainfall in mm.)

District	2012					2013 (upto September)			
	Winter Rain	Hot Weather Rain	South West Monsoon	North West Monsoon	Total	Winter Rain	Hot Weather Rain	South-West Monsoon	Total
Patna	6.8	3.8	773.6	75.0	859.2	26.9	59.1	473.0	559.0
Nalanda	16.3	27.1	854.0	61.5	958.9	7.6	98.8	358.2	464.6
Bhojpur	1.1	0.4	633.9	26.4	661.8	6.6	26.8	502.5	535.9
Buxar	13.4	16.3	658.5	25.9	714.1	52.4	31.1	392.9	476.4
Rohtas	1.9	13.8	617.4	11.3	644.4	48.8	1.6	768.5	818.9
Kaimur	9.0	19.3	847.7	6.2	882.2	68.1	9.7	680.4	758.2
Gaya	13.0	13.9	644.1	56.8	727.8	4.8	40.2	407.7	452.7
Jehanabad	14.5	40.2	743.7	77.6	876.0	21.1	103.8	210.9	335.8
Arwal	16.8	29.6	702.8	22.9	772.1	0.0	0.0	243.7	243.7
Nawada	20.3	18.8	577.3	63.5	679.9	2.4	75.6	273.4	351.4
Augangabad	9.7	12.5	805.8	44.6	872.6	32.8	10.2	562.4	605.4
Saran	14.0	19.3	859.5	25.8	918.6	41.1	121.6	435.1	597.8
Siwan	19.6	6.6	798.2	4.0	828.4	21.3	74.5	478.8	574.6
Gopalganj	19.1	7.9	908.1	0.0	935.1	46.1	91.4	373.3	510.8
W. Champaran	38.3	41.4	823.9	0.0	903.6	7.7	125.7	778.6	912.0
E. Champaran	16.1	9.4	870.7	38.1	934.3	24.9	131.8	417.6	574.3
Muzaffarpur	20.3	36.6	858.7	42.5	958.1	38.5	156.0	342.5	537.0
Sitamarhi	8.9	36.2	682.6	15.2	742.9	0.0	0.0	461.5	461.5
Sheohar	5.9	57.5	749.4	11.0	823.8	38.5	2.6	562.7	603.8
Vaishali	2.8	6.3	671.3	76.2	756.6	0.0	0.0	189.7	189.7
Darbhanga	11.0	32.3	641.3	97.5	782.1	1.1	0.0	586.7	587.8
Madhubani	6.1	47.1	537.4	50.8	641.4	30.2	110.9	355.2	496.3
Samastipur	16.3	19.8	621.5	44.4	702.0	27.3	27.5	503.6	558.4
Begusarai	13.2	13.2	466.0	73.5	565.9	6.0	28.5	810.4	844.9
Munger	11.2	25.0	567.8	79.5	683.5	7.4	58.1	709.8	775.3
Sheikhpura	6.9	38.4	703.9	98.7	847.9	5.6	64.9	261.6	332.1
Lakhisarai	11.2	16.5	605.7	91.7	725.1	0.0	0.0	612.7	612.7
Jamui	14.8	28.2	498.2	82.2	623.4	3.8	87.3	272.7	363.8
Khagaria	15.9	13.3	615.5	72.0	716.7	8.3	98.5	763.2	870.0
Bhagalpur	11.4	32.3	505.4	47.5	596.6	15.7	156.4	471.9	644.0
Banka	9.1	36.5	628.8	25.3	699.7	0.0	67.8	533.6	601.4
Saharsa	1.1	15.3	568.0	75.9	660.3	10.6	213.5	762.3	986.4
Supaul	3.3	0.0	557.3	21.3	581.9	0.0	23.8	807.0	830.8
Madhepura	9.3	64.5	612.9	50.2	736.9	0.0	0.0	694.1	694.1
Purnea	0.0	66.0	732.7	72.7	871.4	0.0	0.0	856.5	856.5
Kishanganj	2.8	129.9	1255.7	107.7	1496.1	12.2	186.6	772.9	971.7
Araria	3.4	88.5	793.8	47.9	933.6	20.0	133.0	1346.7	1499.7
Katihar	10.0	79.2	724.6	125.1	938.9	10.6	43.1	540.2	593.9
Bihar	11.2	31.3	704.2	51.3	798.0	17.1	64.7	541.4	623.2

Source : Directorate of Economics and Statistics, GOB



**Table A 2.2 : Districtwise Land Utilisation Pattern in Bihar (2010-11)**

(Area in '000 hectares)

Districts	Geographical area (1)	Forests (2)	Barren/ Unculturable Land (3)	Non-Agricultural Use (4)			Culturable Waste (5)
				Land Area	Water Area	Total	
Patna	317.2 (100.0)	0.1 (0.0)	12.4 (3.9)	65.3 (20.6)	12.7 (4.0)	78 (24.6)	0.8 (0.2)
Nalanda	232.7 (100.0)	4.6 (2.0)	1.2 (0.5)	35.1 (15.1)	10.1 (4.4)	45.2 (19.4)	0.2 (0.1)
Bhojpur	237.3 (100.0)	0.0 (0.0)	6.7 (2.8)	29.9 (12.6)	4.2 (1.8)	34.2 (14.4)	0.6 (0.3)
Buxar	167.0 (100.0)	0.0 (0.0)	2.2 (1.3)	13 (7.8)	4.6 (2.7)	17.5 (10.5)	0.7 (0.4)
Rohtas	390.7 (100.0)	66.7 (17.1)	16.8 (4.3)	38.7 (9.9)	9.3 (2.4)	48.0 (12.3)	1.1 (0.3)
Kaimur	342.4 (100.0)	113.0 (33.0)	19.3 (5.6)	30.9 (9.0)	3.8 (1.1)	34.7 (10.1)	1.9 (0.5)
Gaya	493.8 (100.0)	77.8 (15.8)	27.5 (5.6)	62.9 (12.7)	10.6 (2.1)	73.5 (14.9)	3.3 (0.7)
Jehanabad	94.0 (100.0)	0.6 (0.7)	3.3 (3.5)	13.7 (14.6)	1.3 (1.3)	15 (16)	0.1 (0.2)
Arwal	62.6 (100.0)	0.0(0.0)	2.2 (3.5)	9.1 (14.6)	1.2 (1.9)	10.3 (16.5)	0.1 (0.1)
Nawada	248.7 (100.0)	63.8 (25.6)	11.2 (4.5)	25.7 (10.3)	10.3 (4.1)	35.9 (14.4)	1.1 (0.5)
Aurangabad	330.0 (100.0)	18.8 (5.7)	16.4 (5.0)	51.9 (15.7)	3.4 (1.0)	55.3 (16.7)	1.9 (0.6)
Saran	264.9 (100.0)	0.0 (0.0)	17.9 (6.8)	28.1 (10.6)	6.3 (2.4)	34.5 (13)	0.2 (0.1)
Siwan	224.4 (100.0)	0.0(0.0)	8.7 (3.9)	28.9 (12.9)	3.5 (1.6)	32.4 (14.4)	0.8 (0.3)
Gopalganj	203.8 (10.0)	0.0 (0.0)	5.5 (2.7)	31.2 (15.3)	2.5 (1.2)	33.7 (16.5)	1.4 (0.7)
W. Champaran	484.4 (100.0)	91.7 (18.9)	2.9 (0.6)	70.9 (14.6)	25.9 (5.3)	77.3 (16)	0.3 (0.1)
E. Champaran	431.7 (100.0)	0.1 (0.0)	8.1 (1.9)	51.4 (11.9)	23.7 (5.5)	94.6 (21.9)	1.3 (0.3)
Muzaffarpur	315.4 (100.0)	0.0 (0.0)	5.3 (1.7)	51.1 (16.2)	12.3 (3.9)	63.4 (20.1)	0.3 (0.1)
Sitamarhi	221.9 (100)	0.0 (0.0)	1.8 (0.8)	45.1 (20.3)	18.1 (8.2)	63.3 (28.5)	0.1 (0.1)
Sheohar	43.5 (100)	0.0 (0.0)	0.4 (0.9)	9.8 (22.6)	3.2 (7.3)	13 (29.9)	0 (0.1)
Vaishali	201.4 (100)	0.0 (0.0)	24.1 (12.0)	30.1 (14.9)	7.8 (3.9)	37.9 (18.8)	0.1 (0.1)
Darbhanga	254.1 (100.0)	0.0 (0.0)	1.3 (0.5)	44.2 (17.4)	16.6 (6.5)	60.8 (23.9)	0.1 (0.1)
Madhubani	353.5 (100.0)	0.0 (0.0)	2.2 (0.6)	71.2 (20.1)	15.7 (4.4)	86.9 (24.6)	0.5 (0.1)
Samastipur	262.4 (100.0)	0.0 (0.0)	3.8 (1.5)	54.6 (20.8)	9.1 (3.5)	63.7 (24.3)	0.0 (0.0)
Begusarai	187.8 (100)	0.0 (0.0)	18 (9.6)	30.2 (16.1)	11.6 (6.2)	41.8 (22.2)	0 (0)
Munger	139.8 (100)	28.5 (20.4)	11.4 (8.2)	20.5 (14.7)	11.1 (7.9)	31.6 (22.6)	0.9 (0.7)
Sheikhpura	62.1 (100)	0.0 (0.0)	1 (1.6)	7.7 (12.4)	3 (4.8)	10.7 (17.3)	0.2 (0.4)
Lakhisarai	128.6 (100.0)	13.4 (10.5)	7 (5.5)	8.9 (6.9)	5.8 (4.5)	14.7 (11.4)	0.7 (0.5)
Jamui	305.3 (100.0)	92.9 (30.4)	28.6 (9.4)	39.1 (12.8)	5 (1.6)	44.1 (14.5)	10.3 (3.4)
Khagaria	149.3 (100.0)	0.0 (0.0)	13.6 (9.1)	19.2 (12.9)	12 (8.0)	31.2 (20.9)	0.6 (0.4)
Bhagalpur	254.3 (100.0)	0.1 (0.0)	22.4 (8.8)	54.1 (21.3)	16.2 (6.4)	70.3 (27.7)	2.3 (0.9)
Banka	305.6 (100.0)	46.3 (15.2)	43 (14.1)	36.5 (11.9)	5.9 (1.9)	42.5 (13.9)	7.9 (2.6)
Saharsa	164.6 (100.0)	0.0 (0.0)	10.8 (6.6)	22.1 (13.4)	7.0(4.2)	29.1 (17.7)	0.5 (0.3)
Supaul	238.6 (100.0)	0.0 (0.0)	20.2 (8.5)	39.2 (16.4)	12.7 (5.3)	51.8 (21.7)	1.5 (0.6)
Madhepura	179.6 (100.0)	0.0 (0.0)	3.9 (2.2)	26.8 (14.9)	4.9 (2.7)	31.7 (17.7)	0.0 (0.0)
Purnea	313.9 (100.0)	0.1 (0.0)	12.3 (3.9)	37.8 (12.1)	8.3 (2.6)	46.1 (14.7)	1.1 (0.4)
Kishanganj	189.1 (100.0)	0.4 (0.2)	11.2 (5.9)	25.5 (13.5)	9.9 (5.2)	35.3 (18.7)	1.2 (0.6)
Araria	271.7 (100.0)	0.8 (0.3)	5.0 (1.8)	40.3 (14.8)	11.3 (4.1)	51.6 (19)	0.5 (0.2)
Katihar	291.3 (100.0)	1.8 (0.6)	22.1 (7.6)	41.8 (14.4)	16.2 (5.5)	58 (19.9)	0.6 (0.2)
Bihar	9359.6 (100.0)	621.6 (6.6)	431.7 (4.6)	1342.7 (14.3)	357 (3.8)	1699.7 (18.2)	45.3 (0.5)

Source : Directorate of Economics and Statistics, GOB

Note : Figure in parentheses denote percentage to total geographical area.

(Contd.)

**Table A 2.2 : Districtwise Land Utilisation Pattern in Bihar (2010-11) (Contd.)**

(Area in '000 hectares)

District	Permanent Pastures (6)	Tree Crops (7)	Fallow Land (8)	Current Fallow (9)	Total Unculturable Land (10) (2 to 9)	Net Sown Area (11)	Gross Sown Area (12)	Cropping Intensity (13)
Patna	0.1 (0.0)	1.0 (0.3)	1.6 (0.5)	66.5 (21)	160.4 (50.6)	156.8 (49.4)	188.1	1.20
Nalanda	0.0 (0.0)	1.3 (0.5)	0.2 (0.1)	29.1 (12.5)	81.8 (35.2)	150.9 (64.8)	184	1.22
Bhojpur	0.1 (0.0)	2 (0.9)	2.6 (1.1)	6.3 (2.7)	52.5 (22.1)	184.9 (77.9)	235.1	1.27
Buxar	0.0 (0.0)	0.7 (0.4)	0.6 (0.4)	7.1 (4.3)	28.9 (17.3)	138.1 (82.7)	172.7	1.25
Rohtas	0.1 (0)	2.9 (0.7)	0.8 (0.2)	4.5 (1.2)	140.9 (36.1)	249.8 (63.9)	329.7	1.32
Kaimur	0.1 (0)	0.7 (0.2)	0.2 (0.1)	19.8 (5.8)	189.7 (55.4)	152.7 (44.6)	188.1	1.23
Gaya	2.1 (0.4)	3.9 (0.8)	11.5 (2.3)	185.6 (37.6)	385.1 (78)	108.6 (22)	133.5	1.23
Jehanabad	0.1 (0.1)	0.7 (0.8)	0.2 (0.3)	22.9 (24.4)	43 (45.7)	51 (54.3)	64.5	1.26
Arwal	0.2 (0.2)	0.9 (1.4)	1.6 (2.6)	9.2 (14.6)	24.4 (39.0)	38.2 (61.0)	46.1	1.21
Nawada	0.9 (0.4)	0.6 (0.2)	2.7 (1.1)	26.3 (10.6)	142.6 (57.3)	106.2 (42.7)	129.2	1.22
Aurangabad	0.6 (0.2)	0.6 (0.2)	1.2 (0.4)	52.9 (16)	147.5 (44.7)	182.5 (55.3)	226.8	1.24
Saran	0.2 (0.1)	8.6 (3.2)	3.7 (1.4)	37.4 (14.1)	102.4 (38.7)	162.5 (61.3)	203.2	1.25
Siwan	0.2 (0.1)	8.6 (3.8)	1.5 (0.7)	0.2 (0.1)	52.3 (23.3)	172.1 (76.7)	233	1.35
Gopalganj	0.2 (0.1)	7.4 (3.7)	2.4 (1.2)	4.5 (2.2)	55.1 (27.1)	148.6 (72.9)	237.7	1.60
W. Champaran	0.4 (0.1)	27.1 (5.6)	3 (0.6)	58 (12)	174.2 (36)	257.5 (53.2)	308.9	1.20
E. Champaran	1.1 (0.2)	6.5 (1.5)	2.6 (0.6)	4.9 (1.1)	205.7 (47.6)	278.7 (64.6)	402.7	1.44
Muzaffarpur	0.0 (0.0)	17.4 (5.5)	1.5 (0.5)	8.4 (2.7)	96.4 (30.6)	219 (69.4)	309.8	1.41
Sitamarhi	1.4 (0.6)	13.9 (6.3)	0.6 (0.3)	2.2 (1)	83.2 (37.5)	138.7 (62.5)	225.5	1.63
Sheohar	0.0 (0.0)	3.6 (8.4)	0.9 (2.1)	0.7 (1.6)	18.7 (43)	24.8 (57)	54.7	2.21
Vaishali	0.3 (0.2)	9.7 (4.8)	0.3 (0.1)	3 (1.5)	75.5 (37.5)	125.9 (62.5)	167	1.33
Darbhanga	0.1 (0.1)	12.2 (4.8)	2.2 (0.9)	16.8 (6.6)	93.6 (36.8)	160.5 (63.2)	183.5	1.14
Madhubani	1.3 (0.4)	22.9 (6.5)	2.9 (0.8)	8.3 (2.4)	125.1 (35.4)	228.4 (64.6)	324.2	1.42
Samastipur	0.1 (0.0)	8.3 (3.2)	1 (0.4)	12.7 (4.8)	89.6 (34.1)	172.8 (65.9)	266.9	1.54
Begusarai	0.0 (0.0)	3.7 (2)	0.8 (0.5)	6.6 (3.5)	71 (37.8)	116.9 (62.2)	176.9	1.51
Munger	0.2 (0.1)	0.6 (0.4)	1.9 (1.4)	18.7 (13.4)	93.9 (67.2)	45.9 (32.8)	54.1	1.18
Sheikhpura	0.0 (0.0)	0.3 (0.5)	1.7 (2.7)	14.5 (23.3)	28.4 (45.7)	33.7 (54.3)	40.4	1.20
Lakhisarai	0.1 (0.0)	0.3 (0.2)	6.3 (4.9)	31.6 (24.6)	74.2 (57.7)	54.4 (42.3)	81.7	1.50
Jamui	1.7 (0.5)	2.1 (0.7)	16.1 (5.3)	71.7 (23.5)	267.4 (87.6)	37.9 (12.4)	51.3	1.35
Khagaria	0.2 (0.1)	3.1 (2.1)	2.2 (1.5)	4.9 (3.3)	55.8 (37.4)	93.5 (62.6)	132.8	1.42
Bhagalpur	0.6 (0.2)	6.7 (2.6)	5 (2)	18.1 (7.1)	125.5 (49.4)	128.8 (50.6)	153.7	1.19
Banka	1.1 (0.4)	7.4 (2.4)	11.1 (3.6)	48.7 (15.9)	207.9 (68)	97.7 (32)	131.6	1.35
Saharsa	1.2 (0.8)	4.4 (2.7)	3.8 (2.3)	2.2 (1.4)	51.9 (31.6)	112.6 (68.4)	205.7	1.83
Supaul	0.3 (0.1)	3.1 (1.3)	9.5 (4)	6.3 (2.7)	92.8 (38.9)	145.8 (61.1)	217.6	1.49
Madhepura	0.0 (0.0)	7.1 (4)	1 (0.6)	3.3 (1.8)	47.1 (26.2)	132.5 (73.8)	206.5	1.56
Purnea	0.0 (0.0)	8.9 (2.8)	4.7 (1.5)	63.5 (20.2)	136.8 (43.6)	177.3 (56.5)	238.3	1.34
Kishanganj	0.4 (0.2)	5.1 (2.7)	3 (1.6)	24.6 (13)	81.3 (43)	107.8 (57)	152.4	1.41
Araria	0.2 (0.1)	19 (7)	2.9 (1.1)	5.8 (2.1)	85.9 (31.6)	185.8 (68.4)	296.1	1.59
Katihar	0.1 (0)	11.1 (3.8)	6 (2.1)	12.4 (4.3)	112.2 (38.5)	199.2 (68.4)	242.3	1.22
Bihar	15.7 (0.2)	244.6 (2.6)	121.9 (1.3)	920.3 (9.8)	4100.9 (43.8)	5279.0 (55)	7196.3	<b>1.36</b>

Source : Directorate of Economics and Statistics, GOB

Note : Figure in parentheses denote percentage to total geographical area.

(Concluded)

**Table A 2.3 : Districtwise Area, Production and Productivity of Rice in Bihar**

(Area in '000 hectare/Production in '000 tonnes/ Productivity in kg/ha)

Districts	2010-11			2011-12		
	Area	Production	Productivity	Area	Production	Productivity
Patna	47.7 (1.7)	61.3 (2.0)	1285 (10)	60.1 (1.8)	167.3 (2.0)	2783 (12)
Nalanda	68.4 (2.4)	74.3 (2.4)	1085 (18)	126.5 (3.8)	347.7 (4.2)	2749 (13)
Bhojpur	106.4 (3.7)	216.4 (7.0)	2034 (01)	106.3 (3.2)	350.4 (4.3)	3295 (06)
Buxar	54.7 (1.9)	95.8 (3.1)	1751 (05)	73.3 (2.2)	258.1 (3.2)	3524 (03)
Rohtas	173.3 (6.1)	286.5 (9.2)	1653 (06)	170.2 (5.1)	736.3 (9.0)	4326 (01)
Kaimur	94.8 (3.3)	171.3 (5.5)	1806 (03)	110.9 (3.3)	387.3 (4.7)	3496 (04)
Gaya	48.9 (1.7)	53.3 (1.7)	1091 (16)	88.2 (2.7)	284.2 (3.5)	3221 (07)
Jehanabad	11.5 (0.4)	15.1 (0.5)	1310 (09)	53.7 (1.6)	151.6 (1.9)	2822 (00)
Arwal	25.8 (0.9)	46.0 (1.5)	1785 (04)	26.3 (0.8)	80.6 (1.0)	3066 (08)
Nawada	44.4 (1.6)	45.9 (1.5)	1035 (20)	66.3 (2.0)	194.7 (2.4)	2939 (10)
Aurangabad	125.7 (4.4)	178.0 (5.7)	1417 (08)	176.2 (5.3)	582 (7.1)	3304 (05)
Saran	71.3 (2.5)	89.3 (2.9)	1253 (13)	77.7 (2.3)	136.1 (1.7)	1752 (32)
Siwan	87.6 (3.1)	78.9 (2.5)	901 (24)	103.3 (3.1)	197.4 (2.4)	1910 (30)
Gopalganj	88.6 (3.1)	84.1 (2.7)	949 (23)	90.4 (2.7)	184.5 (2.3)	2041 (23)
West Champaran	129.4 (4.5)	159.9 (5.1)	1236 (14)	173.2 (5.2)	416.6 (5.1)	2405 (15)
East Champaran	132.3 (4.6)	82.4 (2.6)	623 (27)	193.3 (5.8)	384.6 (4.7)	1989 (26)
Muzaffarpur	120.2 (4.2)	60.5 (1.9)	504 (31)	132.7 (4.0)	302.2 (3.7)	2278 (16)
Sitamarhi	107.4 (3.8)	37.7 (1.2)	351 (37)	104.9 (3.2)	169 (2.1)	1611 (24)
Sheohar	27.7 (1.0)	7.6 (0.2)	276 (38)	29.8 (0.9)	76.1 (0.9)	2554 (14)
Vaishali	38.0 (1.3)	25.5 (0.8)	671 (26)	46.1 (1.4)	104.5 (1.3)	2267 (17)
Darbhangha	78.2 (2.7)	75.0 (2.4)	959 (21)	63.5 (1.9)	114.5 (1.4)	1804 (31)
Madhubani	179.7 (6.3)	101.3 (3.3)	564 (28)	179.1 (5.4)	292.8 (3.6)	1635 (34)
Samastipur	88.4 (3.1)	47.0 (1.5)	532 (30)	109.3 (3.3)	223 (2.7)	2041 (24)
Begusarai	29.8 (1.0)	11.9 (0.4)	403 (36)	29.2 (0.9)	51.1 (0.6)	1748 (33)
Munger	26.0 (0.9)	11.8 (0.4)	453 (33)	29.4 (0.9)	62.3 (0.8)	2122 (20)
Sheikhpura	8.9 (0.3)	4.2 (0.1)	475 (32)	30.9 (0.9)	69.7 (0.9)	2253 (18)
Lakhisarai	3.5 (0.1)	1.5 (0.1)	444 (34)	17.1 (0.5)	32.9 (0.4)	1921 (29)
Jamui	35.8 (1.3)	14.9 (0.5)	419 (35)	49.1 (1.5)	102.4 (1.3)	2083 (21)
Khagaria	24.6 (0.9)	13.4 (0.4)	545 (29)	20.4 (0.6)	30 (0.4)	1469 (36)
Bhagalpur	30.8 (1.1)	29.4 (0.9)	957 (22)	26.6 (0.8)	81.1 (1.0)	3043 (09)
Banka	80.1 (2.8)	159.9 (5.1)	1995 (02)	99.8 (3.0)	390.6 (4.8)	3915 (02)
Saharsa	92.3 (3.2)	100.6 (3.2)	1090 (17)	98.4 (3.0)	190.8 (2.3)	1938 (28)
Supaul	90.4 (3.2)	114.1 (3.7)	1262 (12)	98 (2.9)	141.3 (1.7)	1443 (37)
Madhepura	76.7 (2.7)	61.4 (2.0)	800 (25)	71.2 (2.1)	100.2 (1.2)	1406 (38)
Purnea	92.2 (3.2)	116.9 (3.8)	1269 (11)	98 (2.9)	195.6 (2.4)	1995 (25)
Kishanganj	78.4 (2.8)	81.7 (2.6)	1042 (19)	78.9 (2.4)	168.4 (2.1)	2133 (19)
Araria	130.6 (4.6)	147.9 (4.8)	1132 (15)	138.8 (4.2)	271.1 (3.3)	1953 (27)
Katihar	94.9 (3.3)	149.1 (4.8)	1571 (07)	76.6 (2.3)	158.6 (1.9)	2069 (22)
Bihar	2845.4 (100.0)	3112.6 (100.0)	1094	3323.9 (100.0)	8187.6 (100.0)	2463

Source : Department of Agriculture, GOB

Note : Figure in parentheses denote percentage

**Table A 2.4 : Districtwise Area, Production and Productivity of Wheat in Bihar**

(Area in '000 hectare/Production in '000 tonnes/ Productivity in kg/ha)

Districts	2010-11			2011-12		
	Area	Production	Productivity	Area	Production	Productivity
Patna	61.5 (2.9)	143.6 (2.8)	2335 (19)	60.3 (2.8)	220.4 (3.4)	3657 (8)
Nalanda	69.1 (3.3)	144.6 (2.8)	2093 (22)	78.6 (3.7)	222.1 (3.4)	2826 (26)
Bhojpur	77.1 (3.7)	200.4 (3.9)	2598 (12)	77.4 (3.6)	234 (3.6)	3024 (19)
Buxar	82.8 (3.9)	242.9 (4.8)	2933 (06)	81.7 (3.8)	248.3 (3.8)	3039 (17)
Rohtas	131.9 (6.3)	387.8 (7.6)	2940 (05)	142.8 (6.7)	392.9 (6.0)	2752 (28)
Kaimur	69.5 (3.3)	167.7 (3.3)	2415 (16)	69 (3.2)	207.5 (3.2)	3007 (20)
Gaya	50.9 (2.4)	111.8 (2.2)	2198 (21)	65.9 (3.1)	183.4 (2.8)	2783 (27)
Jehanabad	34.0 (1.6)	67.1 (1.3)	1972 (26)	34.8 (1.6)	128.3 (2.0)	3685 (7)
Arwal	11.0 (0.5)	19.2 (0.4)	1739 (33)	10.7 (0.5)	27 (0.4)	2525 (32)
Nawada	59.4 (2.8)	120.2 (2.4)	2025 (23)	49.1 (2.3)	127.2 (1.9)	2592 (31)
Aurangabad	56.1 (2.7)	113.0 (2.2)	2013 (24)	73.2 (3.4)	165.8 (2.5)	2264 (36)
Saran	78.4 (3.7)	217.9 (4.3)	2780 (07)	83.6 (3.9)	276.5 (4.2)	3307 (10)
Siwan	94.5 (4.5)	190.1 (3.7)	2012 (25)	90.1 (4.2)	270.5 (4.1)	3003 (21)
Gopalganj	83.4 (4.0)	282.8 (5.6)	3389 (01)	83.9 (3.9)	276 (4.2)	3291 (12)
West Champaran	71.6 (3.4)	192.2 (3.8)	2685 (09)	71.1 (3.3)	230.8 (3.5)	3244 (13)
East Champaran	102.6 (4.9)	310.7 (6.1)	3028 (04)	111 (5.2)	359.1 (5.5)	3235 (14)
Muzaffarpur	94.1 (4.5)	231.5 (4.5)	2461 (14)	87.5 (4.1)	354 (5.4)	4047 (1)
Sitamarhi	62.5 (3.0)	113.8 (2.2)	1819 (29)	63.8 (3)	182.7 (2.8)	2864 (23)
Sheohar	16.4 (0.8)	44.8 (0.9)	2733 (08)	15.3 (0.7)	53.6 (0.8)	3507 (9)
Vaishali	47.4 (2.3)	157.2 (3.1)	3320 (02)	44.8 (2.1)	172.4 (2.6)	3853 (2)
Darbhanga	60.9 (2.9)	142.4 (2.8)	2335 (18)	59.9 (2.8)	222.6 (3.4)	3713 (6)
Madhubani	95.2 (4.5)	225.9 (4.4)	2374 (17)	89.9 (4.2)	195.2 (3.0)	2170 (37)
Samastipur	61.7 (2.9)	163.8 (3.2)	2655 (11)	59.2 (2.8)	227.2 (3.5)	3840 (3)
Begusarai	52.7 (2.5)	139.9 (2.7)	2656 (10)	52.4 (2.4)	196.9 (3)	3755 (5)
Munger	15.4 (0.7)	27.9 (0.5)	1809 (30)	15.4 (0.7)	44.2 (0.7)	2860 (24)
Sheikhpura	21.1 (1.0)	34.3 (0.7)	1625 (35)	22 (1.0)	62.7 (1.0)	2856 (25)
Lakhisarai	49.7 (2.4)	87.7 (1.7)	1763 (32)	52.6 (2.5)	131.4 (2)	2497 (33)
Jamui	7.6 (0.4)	11.3 (0.2)	1497 (37)	7.5 (0.4)	20.5 (0.3)	2726 (29)
Khagaria	33.9 (1.6)	58.3 (1.1)	1721 (34)	30.1 (1.4)	114.7 (1.8)	3808 (4)
Bhagalpur	43.7 (2.1)	112.6 (2.2)	2576 (13)	41.2 (1.9)	128.3 (2.0)	3111 (15)
Banka	23.6 (1.1)	42.5 (0.8)	1799 (31)	24.1 (1.1)	73.1 (1.1)	3039 (18)
Saharsa	44.2 (2.1)	101.7 (2.0)	2302 (20)	48.5 (2.3)	148.8 (2.3)	3070 (16)
Supaul	50.4 (2.4)	77.8 (1.5)	1542 (36)	47.8 (2.2)	108.4 (1.7)	2267 (35)
Madhepura	35.5 (1.7)	68.5 (1.3)	1927 (28)	38.7 (1.8)	127.7 (2.0)	3301 (11)
Purnea	42.1 (2.0)	82.7 (1.6)	1965 (27)	43.1 (2)	112.9 (1.7)	2620 (30)
Kishanganj	20.4 (1.0)	24.9 (0.5)	1217 (38)	18.4 (0.9)	28.2 (0.4)	1531 (38)
Araria	57.4 (2.7)	139.8 (2.7)	2436 (15)	59.3 (2.8)	147 (2.3)	2480 (34)
Katihar	30.3 (1.4)	92.6 (1.8)	3057 (03)	37.3 (1.7)	108.9 (1.7)	2918 (22)
Bihar	2100.2 (100.0)	5094.0 (100.0)	2426	2141.9 (100.0)	6531 (100.0)	3049

Source : Department of Agriculture, GOB

Note : Figure in parentheses denote percentage

**Table A 2.5: Districtwise Area, Production and Productivity of Maize in Bihar**

(Area in '000 hectare/Production in '000 tonnes/ Productivity in kg/ha)

Districts	2010-11			2011-12		
	Area	Production	Productivity	Area	Production	Productivity
Patna	7.1 (1.1)	10.6 (0.5)	1488 (37)	8.06 (1.2)	17.97 (0.7)	2228 (33)
Nalanda	7.4 (1.1)	17.3 (0.8)	2348 (27)	6.1 (0.9)	23.52 (0.9)	3854 (09)
Bhojpur	4.9 (0.8)	13.5 (0.6)	2736 (17)	4.94 (0.7)	9.72 (0.4)	1967 (36)
Buxar	1.9 (0.3)	2.9 (0.1)	1530 (36)	2.13 (0.3)	4.68 (0.2)	2190 (34)
Rohtas	0.2 (0.0)	0.3 (0.0)	1597 (35)	0.09 (0.0)	0.22 (0.0)	2326 (32)
Kaimur	0.2 (0.0)	0.3 (0.0)	1120 (38)	0.23 (0.0)	0.58 (0.0)	2452 (29)
Gaya	3.5 (0.5)	8.9 (0.4)	2509 (20)	5.15 (0.8)	12.43 (0.5)	2412 (31)
Jehanabad	0.8 (0.1)	1.9 (0.1)	2487 (21)	1.28 (0.2)	3.29 (0.1)	2561 (26)
Arwal	0.8 (0.1)	2.4 (0.1)	3035 (15)	0.75 (0.1)	2.55 (0.1)	3376 (13)
Nawada	2.4 (0.4)	5.7 (0.3)	2350 (26)	2.9 (0.4)	7.93 (0.3)	2736 (22)
Aurangabad	0.3 (0.0)	0.5 (0.0)	1817 (33)	0.49 (0.1)	0.88 (0.0)	1814 (38)
Saran	28.4 (4.3)	54.5 (2.6)	1917 (31)	29.18 (4.3)	75.07 (3.0)	2572 (24)
Siwan	21.1 (3.2)	43.0 (2.0)	2040 (30)	16.27 (2.4)	49.45 (2.0)	3038 (17)
Gopalganj	16.4 (2.5)	39.3 (1.9)	2402 (24)	13.86 (2.1)	38.7 (1.6)	2791 (21)
West Champaran	11.2 (1.7)	30.9 (1.5)	2773 (16)	9.99 (1.5)	32.06 (1.3)	3207 (15)
East Champaran	15.9 (2.4)	33.1 (1.6)	2089 (29)	51.44 (7.6)	184.19 (7.4)	3580 (12)
Muzaffarpur	29.2 (4.5)	74.9 (3.6)	2570 (18)	25.24 (3.7)	92.98 (3.7)	3684 (11)
Sitamarhi	4.8 (0.7)	15.9 (0.8)	3304 (10)	6.01 (0.9)	25.77 (1.0)	4284 (04)
Sheohar	1.1 (0.2)	3.7 (0.2)	3411 (09)	1.75 (0.3)	4.79 (0.2)	2724 (23)
Vaishali	32.7 (5.0)	75.7 (3.6)	2319 (28)	31.99 (4.7)	95.89 (3.9)	2998 (18)
Darbhanga	20.5 (3.1)	62.9 (3.0)	3066 (13)	19.6 (2.9)	50.36 (2.0)	2569 (25)
Madhubani	1.6 (0.2)	6.3 (0.3)	3942 (05)	1.09 (0.2)	3.34 (0.1)	3069 (16)
Samastipur	52.8 (8.1)	226.2 (10.7)	4285 (04)	40.28 (6.0)	114.84 (4.6)	2851 (20)
Begusarai	57.1 (8.7)	137.6 (6.5)	2409 (23)	57.72 (8.6)	139.86 (5.6)	2423 (30)
Munger	5.7 (0.9)	9.8 (0.5)	1715 (34)	5.44 (0.8)	10.26 (0.4)	1884 (37)
Sheikhpura	0.4 (0.1)	1.0 (0.0)	2376 (25)	0.51 (0.1)	1.11 (0.0)	2176 (35)
Lakhisarai	2.7 (0.4)	5.1 (0.2)	1875 (32)	7.66 (1.1)	24.87 (1.0)	3247 (14)
Jamui	2.8 (0.4)	7.2 (0.3)	2561 (19)	2.81 (0.4)	7 (0.3)	2492 (28)
Khagaria	55.7 (8.5)	201.9 (9.6)	3622 (07)	57.23 (8.5)	266.67 (10.7)	4659 (03)
Bhagalpur	39.5 (6.0)	137.9 (6.5)	3493 (08)	48.92 (7.2)	203.97 (8.2)	4169 (06)
Banka	11.3 (1.7)	35.6 (1.7)	3159 (11)	11.2 (1.7)	42.85 (1.7)	3825 (10)
Saharsa	46.1 (7.1)	246.5 (11.7)	5349 (02)	42.31 (6.3)	241.02 (9.7)	5697 (02)
Supaul	12.3 (1.9)	60.6 (2.9)	4921 (03)	12.29 (1.8)	52.12 (2.1)	4241 (05)
Madhepura	42.2 (6.5)	129.6 (6.1)	3072 (12)	43.35 (6.4)	276.04 (11.1)	6367 (01)
Purnea	38.1 (5.8)	94.4 (4.5)	2477 (22)	38.7 (5.7)	97.64 (3.9)	2523 (27)
Kishanganj	2.7 (0.4)	8.3 (0.4)	3038 (14)	2.82 (0.4)	8.25 (0.3)	2920 (19)
Araria	20.5 (3.1)	109.7 (5.2)	5354 (01)	27.08 (4.0)	110.02 (4.4)	4062 (07)
Katihar	51.5 (7.9)	192.4 (9.1)	3733 (06)	37.94 (5.6)	153.12 (6.2)	4036 (08)
Bihar	653.7 (100.0)	2108.2 (100.0)	3225	674.98 (100.0)	2486.17 (100.0)	3683

Source : Department of Agriculture, GOB

Note : Figure in parentheses denote percentage

**Table A 2.6: Districtwise Area, Production and Productivity of Pulses in Bihar**

(Area in '000 hectare/Production in '000 tonnes/ Productivity in kg/ha)

Districts	2010-11			2011-12		
	Area	Production	Productivity	Area	Production	Productivity
Patna	46.1 (8.6)	54.8 (11.7)	1190 (04)	45.13 (8.6)	65.61 (12.6)	1454 (02)
Nalanda	23.8 (4.4)	26.4 (5.6)	1108 (08)	24.03 (4.6)	20.25 (3.9)	843 (28)
Bhojpur	25.5 (4.7)	32.8 (7.0)	1286 (02)	24.95 (4.8)	36.16 (7.0)	1449 (03)
Buxar	8.9 (1.7)	10.2 (2.2)	1145 (07)	9.33 (1.8)	13.21 (2.5)	1416 (04)
Rohtas	15.1 (2.8)	17.8 (3.8)	1174 (05)	14.69 (2.8)	23 (4.4)	1565 (01)
Kaimur	17.1 (3.2)	15.6 (3.3)	914 (16)	16.19 (3.1)	16.33 (3.1)	1009 (16)
Gaya	12.7 (2.4)	12.7 (2.7)	1001 (11)	14.36 (2.7)	14.56 (2.8)	1014 (15)
Jehanabad	16.3 (3.0)	15.4 (3.3)	944 (15)	17.11 (3.3)	17.09 (3.3)	998 (17)
Arwal	5.4 (1.0)	4.2 (0.9)	775 (26)	5.39 (1.0)	5.88 (1.1)	1090 (12)
Nawada	12.0 (2.2)	12.6 (2.7)	1048 (09)	10.33 (2.0)	10.01 (1.9)	968 (20)
Aurangabad	35.4 (6.6)	32.3 (6.9)	912 (17)	42.28 (8.1)	46.62 (9.0)	1102 (11)
Saran	3.6 (0.7)	2.7 (0.6)	741 (28)	3.99 (0.8)	2.78 (0.5)	695 (32)
Siwan	3.9 (0.7)	4.5 (1.0)	1170 (06)	4.74 (0.9)	5.77 (1.1)	1218 (9)
Gopalganj	3.1 (0.6)	4.2 (0.9)	1351 (01)	2.67 (0.5)	2.33 (0.4)	871 (27)
West Champaran	22.4 (4.2)	17.7 (3.8)	787 (25)	18.14 (3.5)	24.13 (4.6)	1330 (05)
East Champaran	11.5 (2.1)	14.8 (3.2)	1285 (03)	11.57 (2.2)	14.19 (2.7)	1227 (08)
Muzaffarpur	28.9 (5.4)	16.3 (3.5)	564 (36)	28.21 (5.4)	13.4 (2.6)	475 (37)
Sitamarhi	14.2 (2.6)	12.8 (2.7)	899 (18)	8.27 (1.6)	5.42 (1.0)	655 (34)
Sheohar	2.9 (0.5)	2.4 (0.5)	811 (21)	3.33 (0.6)	3.11 (0.6)	933 (24)
Vaishali	9.7 (1.8)	6.8 (1.5)	702 (29)	8.5 (1.6)	4.48 (0.9)	527 (36)
Darbhangha	11.4 (2.1)	7.3 (1.6)	643 (33)	11.48 (2.2)	12.03 (2.3)	1048 (13)
Madhubani	18.3 (3.4)	11.7 (2.5)	641 (35)	16.99 (3.2)	13.34 (2.6)	785 (30)
Samastipur	14.2 (2.6)	11.5 (2.5)	809 (22)	15.74 (3.0)	12.18 (2.3)	774 (31)
Begusarai	4.4 (0.8)	4.5 (1.0)	1025 (10)	4.37 (0.8)	5.5 (1.1)	1258 (07)
Munger	3.7 (0.7)	3.5 (0.8)	946 (14)	3.49 (0.7)	3.45 (0.7)	989 (18)
Sheikhpura	6.0 (1.1)	5.2 (1.1)	862 (20)	6.29 (1.2)	7.1 (1.4)	1129 (10)
Lakhisarai	20.8 (3.9)	16.5 (3.5)	792 (24)	23.71 (4.5)	22.58 (4.3)	952 (23)
Jamui	1.6 (0.3)	1.5 (0.3)	992 (12)	2.12 (0.4)	2.15 (0.4)	1015 (14)
Khagaria	7.7 (1.4)	7.3 (1.6)	947(30)	7.59 (1.4)	7.48 (1.4)	986 (19)
Bhagalpur	13.9 (2.6)	10.9 (2.4)	793 (13)	10.39 (2.0)	9.58 (1.8)	922 (25)
Banka	6.6 (1.2)	4.6 (1.0)	687 (23)	7.31 (1.4)	6.01 (1.2)	822 (29)
Saharsa	16.5 (3.1)	10.6 (2.3)	646 (32)	16.53 (3.2)	11.16 (2.1)	675 (33)
Supaul	30.1 (5.6)	12.5 (2.7)	415 (38)	26.95 (5.1)	12.32 (2.4)	457 (38)
Madhepura	21.8 (4.1)	11.5 (2.5)	528 (37)	21.79 (4.2)	13.33 (2.6)	612 (35)
Purnea	10.4 (1.9)	6.8 (1.4)	652 (31)	8.74 (1.7)	8.39 (1.6)	960 (22)
Kishanganj	9.3 (1.7)	5.9 (1.3)	642 (34)	8.23 (1.6)	10.68 (2.1)	1298 (06)
Araria	14.5 (2.7)	10.9 (2.3)	754 (27)	13.65 (2.6)	13.14 (2.5)	963 (21)
Katihar	8.7 (1.6)	7.5 (1.6)	864 (19)	5.57 (1.1)	4.96 (1.0)	890 (26)
Bihar	538.3 (100.0)	467.3 (100.0)	868	524.34 (100.0)	519.86 (100.0)	991

Source : Department of Agriculture, GOB

Note : Figure in parentheses denote percentage

**Table A 2.7 : Districtwise Cooperative Credit Distribution in Bihar**

District	Target ( Rs. Lakh)			Achievement ( Rs. lakh)		
	2010-11	2011-12	2012-13	2010-11	2011-12	2012-13
Patna	6500	19322	24256	1739.80 (4.1)	1406.80 (3.6)	711.75 (2.2)
Nalanda	4500	18540	23286	697.77 (1.7)	1104.66 (2.9)	1481.01 (4.5)
Bhojpur	6000	22070	27720	1009.44 (2.4)	984.33 (2.5)	496.38 (1.5)
Buxar	—*	32002	40196	538.89 (1.3)	655.60 (1.7)	327.37 (1.0)
Rohtas	2600	10030	12598	860.93 (2.0)	1071.70 (2.8)	1011.48 (3.1)
Kaimur	900	5768	7244	489.28 (1.2)	546.87 (1.4)	342.69 (1.0)
Gaya	865	12566	15784	356.27 (0.8)	326.43 (0.8)	258.66 (0.8)
Jehanabad	145	0	0	24.54 (0.1)	31.19 (0.1)	8.98 (0.0)
Arwal	90	0	0	14.79 (0.0)	18.11 (0.0)	0.71 (0.0)
Nawada	4000	11832	14862	1525.92 (3.6)	727.69 (1.9)	48.9 (0.1)
Aurangabad	4000	13202	16582	4349.15 (10.3)	3339.60 (8.6)	2518.27 (7.7)
Saran			0			0.00 (0.0)
Siwan	3200	12436	16876	860.83 (2.0)	728.78 (1.9)	610.00 (1.9)
Gopalganj	5000	4144	5204	1856.57 (4.4)	1466.28 (3.8)	1089.32 (3.3)
W. Champaran	3500	13780	17434	829.35 (2.0)	760.12 (2.0)	313.72 (1.0)
E. Champaran	5000	7100	9044	4210.40 (10.0)	1037.07 (2.7)	1173.33 (3.6)
Muzaffarpur	2500	8532	10716	581.16 (1.4)	451.01 (1.2)	385.6 (1.2)
Sitamarhi	3600	6882	8644	736.19 (1.7)	648.22 (1.7)	177.67 (0.5)
Sheohar	400	946	1164	189.04 (0.4)	105.08 (0.3)	43.99 (0.1)
Vaishali	1000	3800	4772	423.25 (1.0)	350.75 (0.9)	240.91 (0.7)
Darbhanga			0			0.00 (0.0)
Madhubani	4000	25808	32416	2566.42 (6.1)	2221.59 (5.7)	4658.84 (14.2)
Samastipur	4500	15104	18846	4160.44 (9.9)	4088.08 (10.6)	3382.75 (10.3)
Begusarai	4400	31000	38936	4449.97 (10.6)	6338.99 (16.4)	5195.82 (15.8)
Munger	650	1870	2348	157.66 (0.4)	174.70 (0.5)	126.57 (0.4)
Sheikhpura	100	3158	3942	46.31 (0.1)	40.87 (0.1)	69.84 (0.2)
Lakhisarai	100	6840	8592	100.36 (0.2)	144.06 (0.4)	171.73 (0.5)
Jamui	150	3166	3976	449.22 (1.1)	457.43 (1.2)	779.23 (2.4)
Khagaria	3000	15534	19512	3200.03 (7.6)	3450.40 (8.9)	3211.86 (9.8)
Bhagalpur	2260	5409	6806	687.44 (1.6)	393.87 (1.0)	109.85 (0.3)
Banka	1740	6100	7662	368.35 (0.9)	103.96 (0.3)	35.33 (0.1)
Saharsa			0			0.00 (0.0)
Supaul			0			0.00 (0.0)
Madhepura			0			0.00 (0.0)
Purnea	2109	15274	16544	1652.65 (3.9)	2000.84 (5.2)	1661.81 (5.1)
Kishanganj	1060	14060	17660	436.35 (1.0)	857.68 (2.2)	749.63 (2.3)
Araria	1831	7996	10044	1474.15 (3.5)	1844.10 (4.8)	1337.87 (4.1)
Katihar	1000	8134	10216	1045.78 (2.5)	807.56 (2.1)	88.55 (0.3)
Bihar	80700	362405	453882	42088.70 (100.0)	38684.42 (100.0)	32820.42 (100.0)

Source : Department of Cooperative, GOB

\* Figure is included in Bhojpur

Note : Figure in parentheses denote percentage

**Table A 2.8 : Districtwise Achievement Kisan Credit Card (Numbers)**

District	2006	2007	2008	2009	2010	2011	2012	2013
Patna	10801	26204	18048	26233	60143	50522	54949	22658
Nalanda	13266	16297	16175	22281	34946	42065	46476	23054
Bhojpur	4833	17683	15918	27575	50759	59020	84537	34094
Buxar	4051	8824	6775	10916	38447	32040	40533	26897
Rohtas	6674	15272	19590	33141	56523	57664	76546	41322
Kaimur	5205	9624	12094	24102	31488	29355	44165	26051
Gaya	8601	19716	16371	52571	40101	41012	60645	30224
Jehenabad	2381	5681	5348	12261	16095	25154	26430	9168
Arwal	1052	2698	2932	4443	6691	8363	12753	4248
Nawada	7668	11281	11217	25992	24837	28980	23731	10266
Aurangabad	12707	9272	8638	28077	42494	42353	54786	25458
Saran	9190	8881	14127	24233	32706	34841	39064	32176
Siwan	7074	10551	14545	27750	38536	34165	36959	23795
Gopalganj	5413	11205	13396	29824	42890	53928	60448	34478
West Champaran	31407	35212	32431	47446	70194	75740	97812	27608
East Champaran	14701	21053	26210	45138	74330	82860	104239	45103
Muzaffarpur	7517	15170	20050	36197	61028	58142	71134	52561
Sitamarhi	6814	10883	24403	19944	34675	30368	43467	26322
Sheohar	1309	1538	2617	6646	6315	12123	7682	4635
Vaishali	12409	15141	17144	30629	38763	45605	66709	24766
Darbhangha	3816	7783	8011	20738	43993	26360	41682	27739
Madhubani	12656	9559	15598	35420	38578	55261	72368	27926
Samastipur	21759	14954	22783	38363	79075	80395	95785	37239
Begusarai	21426	9352	14712	20694	57130	72811	89799	35776
Munger	2869	3967	5608	10756	16559	16701	28053	9906
Shiekhpura	2216	2317	3532	7882	6036	5216	12738	7057
Lakhisarai	2353	3422	4587	10054	11401	15848	18074	8678
Jamui	4113	3777	7382	13458	15779	22590	28020	17196
Khagaria	9028	5528	9296	12375	30313	39919	57270	19750
Bhagalpur	4726	9223	11477	22734	44740	37938	48747	19543
Banka	3138	4141	4282	9463	21232	22829	36202	15712
Saharsa	2135	5513	7250	13835	21763	18904	25224	11692
Supaul	2838	5593	6296	57130	22830	16790	27256	18301
Madhepura	2962	4679	6056	11620	12307	14707	24802	12033
Purnea	11791	12350	13477	27434	51210	30384	55209	19850
Kishanganj	8952	5484	7393	13680	14645	20790	36764	15404
Araria	13238	9170	8558	16384	20225	29469	47758	15563
Katihar	12329	9565	12213	19833	29760	31618	48620	19573
<b>Bihar</b>	<b>315418</b>	<b>398563</b>	<b>466540</b>	<b>897252</b>	<b>1339537</b>	<b>1402830</b>	<b>1847436</b>	<b>863822</b>

Source : State Level Bankers' Committee



**Table A 2.9 : Districtwise Livestock Wealth in Bihar (2012)**

(Figures in '000)

District	Cow	Buffalo	Pig	Sheep	Goat	Poultry
Patna	300 (2.6)	282 (4.3)	37 (6.8)	14 (5.9)	177 (1.6)	287 (4.4)
Nalanda	166 (1.4)	248 (3.8)	20 (3.7)	8 (3.3)	156 (1.4)	352 (5.5)
Bhojpur	196 (1.7)	190 (2.9)	20 (3.6)	17 (7.2)	110 (1.0)	120 (1.9)
Buxar	152 (1.3)	162 (2.5)	12 (2.2)	24 (9.9)	77 (0.7)	5 (0.1)
Rohtas	233 (2.0)	285 (4.4)	10 (1.9)	19 (7.7)	160 (1.4)	132 (2.0)
Kaimur	198 (1.7)	209 (3.2)	7 (1.3)	41 (17.0)	108 (1.0)	13 (0.2)
Gaya	623 (5.3)	251 (3.8)	93 (17)	15 (6.2)	426 (3.8)	66 (1.0)
Jehanabad	80 (0.7)	129 (2.0)	17 (3.1)	2 (0.7)	72 (0.6)	55 (0.9)
Arwal	52 (0.4)	70 (1.1)	4 (0.7)	0 (0.0)	52 (0.5)	116 (1.8)
Nawada	317 (2.7)	132 (2.0)	41 (7.5)	3 (1.4)	221 (2.0)	172 (2.7)
Aurangabad	358 (3.1)	192 (2.9)	11 (2.1)	27 (11.4)	187 (1.7)	334 (5.2)
Saran	303 (2.6)	179 (2.7)	8 (1.5)	5 (2.0)	183 (1.6)	333 (5.2)
Siwan	258 (2.2)	152 (2.3)	10 (1.9)	3 (1.1)	224 (2.0)	114 (1.8)
Gopalganj	185 (1.6)	112 (1.7)	7 (1.2)	1 (0.5)	201 (1.8)	87 (1.3)
W. Champaran	337 (2.9)	253 (3.9)	28 (5.0)	2 (0.9)	546 (4.9)	161 (2.5)
E. Champaran	369 (3.2)	344 (5.3)	18 (3.2)	2 (0.7)	757 (6.8)	413 (6.4)
Muzaffarpur	314 (2.7)	269 (4.1)	5 (1.0)	1 (0.5)	541 (4.9)	587 (9.1)
Sitamarhi	145 (1.2)	175 (2.7)	6 (1.0)	0 (0.1)	357 (3.2)	75 (1.2)
Sheohar	51 (0.4)	43 (0.7)	1 (0.2)	0 (0.0)	88 (0.8)	31 (0.5)
Vaishali	212 (1.8)	171 (2.6)	1 (0.3)	1 (0.5)	311 (2.8)	854 (13.2)
Darbhanga	255 (2.2)	219 (3.3)	8 (1.5)	0 (0.2)	300 (2.7)	297 (4.6)
Madhubani	445 (3.8)	294 (4.5)	16 (2.9)	3 (1.4)	370 (3.3)	69 (1.1)
Samastipur	454 (3.9)	226 (3.4)	3 (0.6)	3 (1.2)	376 (3.4)	638 (9.9)
Begusarai	365 (3.1)	93 (1.4)	7 (1.2)	0 (0.1)	266 (2.4)	231 (3.6)
Munger	153 (1.3)	50 (0.8)	7 (1.3)	0 (0.0)	155 (1.4)	48 (0.7)
Sheikhpura	68 (0.6)	46 (0.7)	5 (0.9)	1 (0.6)	65 (0.6)	39 (0.6)
Lakhisarai	125 (1.1)	58 (0.9)	4 (0.7)	1 (0.6)	107 (1.0)	15 (0.2)
Jamui	463 (4.0)	73 (1.1)	4 (0.7)	1 (0.3)	39 (0.4)	0 (0.0)
Khagaria	270 (2.3)	97 (1.5)	5 (0.9)	0 (0.0)	242 (2.2)	112 (1.7)
Bhagalpur	460 (3.9)	194 (3.0)	9 (1.5)	0 (0.2)	497 (4.5)	214 (3.3)
Banka	520 (4.4)	139 (2.1)	22 (4.0)	13 (5.6)	361 (3.2)	40 (0.6)
Saharsa	303 (2.6)	161 (2.5)	11 (2.0)	0 (0.0)	341 (3.1)	78 (1.2)
Supaul	454 (3.9)	232 (3.5)	8 (1.4)	15 (6.4)	423 (3.8)	23 (0.4)
Madhepura	395 (3.4)	222 (3.4)	7 (1.4)	3 (1.1)	479 (4.3)	120 (1.9)
Purnea	503 (4.3)	173 (2.6)	20 (3.7)	0 (0.2)	529 (4.8)	73 (1.1)
Kishanganj	415 (3.5)	49 (0.7)	12 (2.2)	0 (0.0)	415 (3.7)	19 (0.3)
Araria	653 (5.6)	277 (4.2)	20 (3.6)	3 (1.4)	610 (5.5)	47 (0.7)
Katihar	556 (4.8)	99 (1.5)	23 (4.3)	9 (3.8)	602 (5.4)	88 (1.4)
Bihar	11705 (100.0)	6549 (100.0)	550 (100.0)	240 (100.0)	11129 (100.0)	6458 (100.0)

Source : Directorate of Animal Husbandry, GOB

Note : Figure in parentheses denote percentage

**Table A 2.10 : Districtwise Achievement for Livestock Related Services**

Districts	Animal Treated (lakh)		Immunisation (lakh)		Artificial Insemination (lakh)		Free Distribution of Fodder Seed (Qntls.)	
	2011-12	2012-13	2011-12	2012-13	2011-12	2012-13	2011-12	2012-13
Patna	1.41	1.35	4.00	7.97	0.48	0.44	149.63	Fodder has not been distributed in 2012-13
Nalanda	1.08	0.92	2.50	4.95	0.14	0.14	77.44	
Bhojpur	0.82	0.69	3.19	5.61	0.14	0.16	91.57	
Buxar	0.20	0.18	2.00	4.29	0.07		99.93	
Rohtas	1.38	1.12	4.00	6.00	0.19	0.21	123.57	
Kaimur	0.52	0.48	3.30	5.50	0.06		72.37	
Gaya	1.20	1.70	5.48	8.75	0.15	0.17	89.00	
Jehanabad	0.47	0.52	1.00	1.94	0.06	0.08	33.80	
Arwal	0.23	0.23	1.00	1.30	0.05	0.05	33.75	
Nawada	0.93	0.80	3.70	6.74	0.15	0.16	91.35	
Aurangabad	1.13	1.08	3.50	5.72	0.13	0.17	72.15	
Saran	0.78	0.80	4.48	5.62	0.07	0.08	141.00	
Siwan	0.50	0.54	0.00	5.74	0.00		0.00	
Gopalganj	0.48	0.42	0.00	4.10	0.04	0.06	0.00	
W. Champaran	0.65	0.59	4.00	5.97	0.03	0.05	56.78	
E. Champaran	1.00	0.90	5.00	6.73	0.05	0.08	269.25	
Muzaffarpur	1.02	1.09	3.00	5.34	0.09	0.04	28.72	
Sitamarhi	0.41	0.35	3.00	4.50	0.01	0.00	0.00	
Sheohar	0.06	0.82	0.50	0.89	0.00	0.00	0.00	
Vaishali	0.75	0.58	2.50	4.19	0.09	0.07	53.30	
Darbhanga	1.28	0.97	4.00	5.73	0.09	0.09	121.30	
Madhubani	1.29	1.01	5.65	8.15	0.00	0.02	140.92	
Samastipur	1.52	1.04	4.00	6.00	0.15	0.13	134.00	
Begusarai	0.80	0.72	3.48	5.14	0.03	0.04	97.22	
Munger	0.43	0.34	2.23	2.90	0.14	0.08	60.99	
Sheikhpura	0.42	0.43	0.86	1.23	0.07	0.04	38.55	
Lakhisarai	0.21	0.17	1.20	2.19	0.03	0.02	40.19	
Jamui	0.33	0.36	4.50	7.28	0.02	0.02	68.60	
Khagaria	0.70	0.57	3.50	4.00		0.04	46.68	
Bhagalpur	1.00	0.94	4.00	6.50	0.21	0.26	104.55	
Banka	0.70	0.61	3.60	6.89	0.07	0.05	72.04	
Saharsa	0.58	0.53	4.00	5.09	0.03	0.02	74.00	
Supaul	0.65	0.59	4.00	6.50	0.06	0.02	81.00	
Madhepura	0.68	0.56	4.00	5.95	0.03	0.04	87.00	
Purnea	0.98	2.59	4.00	5.00	0.21	0.33	92.31	
Kishanganj	0.34	0.44	4.00	5.73	0.02	0.03	47.82	
Araria	0.51	0.57	5.48	8.15	0.07	0.09	61.17	
Katihar	0.69	0.64	3.00	4.50	0.04	0.02	100.17	
Bihar	28.13	28.24	121.65	198.78	3.274	3.304	2952.12	

Source : Department of Animal Husbandry, GOB

**Table A 2.11 : Districtwise Production of Fish and Fish Seed production in Bihar (2010-11 and 2012-13)**

Districts	Fish Production (000 tonne)	Fish Seeds (Lakh)	Fish Production (000 tonne)	Fish Seeds (Lakh)	Fish Production (000 tonne)	Fish Seeds (Lakh)
	2010-11		2011-12		2012-13	
Patna	8.7	140.5	11.0	20.7	14.6	147.6
Nalanda	13.6	93.0	14.8	72.5	16.8	181.5
Bhojpur	8.3	0.0	9.0	10.0	11.8	54.5
Buxar	4.1	0.0	6.0	10.0	7.0	67.8
Rohtas						
Kaimur	8.5	80.0	8.8	40.0	9.4	139.9
Gaya	2.7	0.0	5.6	20.0	7.1	88.9
Jehanabad						
Arwal	0.5	0.0	4.5	0.0	7.7	43.8
Nawada	3.5	62.3	4.1	111.0	6.0	0.0
Aurangabad	2.5	0.0	4.9	0.0	5.5	41.5
Saran	14.9	536.4	19.1	700.0	18.5	272.6
Siwan	6.1	121.5	10.4	45.0	14.0	243.0
Gopalganj	7.8	74.3	8.2	50.0	11.5	60.0
West Champaran	14.2	113.2	14.0	134.3	17.8	480.0
East Champaran	15.5	21.2	18.2	79.0	19.9	32.2
Muzaffarpur	12.8	80.0	16.6	75.0	19.9	9.4
Sitamarhi						
Sheohar	15.8	157.1	17.0	0.0	24.1	142.5
Vaishali	9.0	50.0	13.0	40.0	15.5	0.0
Darbhanga	15.4	105.7	16.5	900.0	19.0	518.0
Madhubani	13.1	94.1	19.2	75.0	20.4	640.0
Samastipur	6.1	101.5	9.3	60.8	11.4	105.6
Begusarai	12.8	132.5	12.1	0.0	14.3	280.0
Munger						
Sheikhpura						
Lakhisarai	9.8	12.0	8.1	43.7	10.5	57.9
Jamui	2.1	2.3	3.1	0.0	5.6	0.0
Khagaria	6.5	150.4	7.1	800.0	7.3	133.5
Bhagalpur	7.7	39.8	10.9	0.0	11.0	0.0
Banka	4.0	59.5	4.9	130.0	5.5	40.0
Saharsa	11.0	38.9	14.0	0.5	12.9	185.2
Supaul	8.0	30.0	8.1	45.0	8.2	181.0
Madhepura	10.6	15.0	9.5	22.0	7.1	101.4
Purnea	11.6	160.0	12.4	60.0	13.6	223.3
Kishanganj	5.4	85.0	6.6	60.0	7.9	249.5
Araria	4.4	41.1	5.4	0.0	7.0	17.9
Katihar	12.4	165.0	12.6	0.0	11.8	0.0
Bihar	288.9	2762.3	344.5	3604.6	400.1	4738.3

Source : Department of Animal Husbandry, GOB

## CHAPTER III

### ENTERPRISES SECTOR

The inflationary trend had adversely impacted the investment scenario in the Indian economy in recent years and, consequently, its growth rate slowed to 6.2 percent in 2011-12 and 5.0 percent in 2012-13. This drop in growth rate has been primarily due to weakness in industrial sector which registered a growth rate of only 3.5 percent in 2011-12 and 3.1 percent in 2012-13. The manufacturing sector registered even lower growth rates of 2.7 percent and 1.9 percent in these two years respectively. It is widely feared that, in 2013-14 too, the industry may not recover and grow at earlier rates. Though in July 2013, the industrial production registered a growth of 2.6 percent, the sector is still hit hard by several factors, including high interest rates, slowing investments, stubborn inflation, high input cost, rising wages and slowdown in domestic and global economy. However, the increase in industrial output data brought a relief and this positive rise is attributed to an increase in growth rate of 15.6 percent in capital goods, 5.2 percent in electricity and 6.8 in consumer non-durables (Table 3.1).

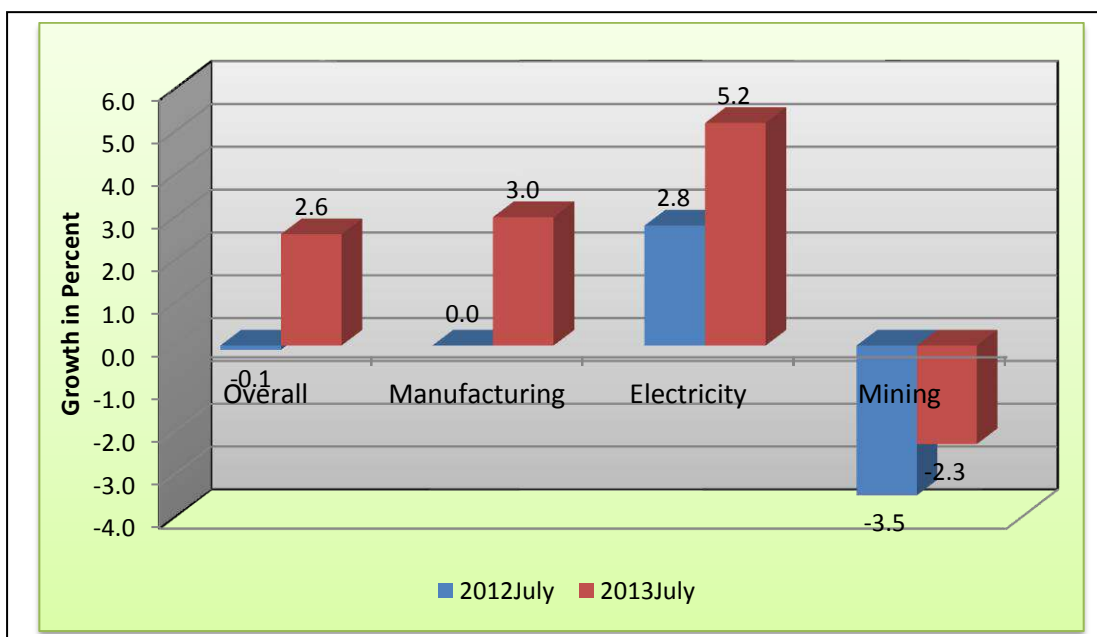
**Table 3.1 : Growth in Industrial Sector (July, 2013)**

Sl. No.	Sectoral	Percentage	Sl. No.	Sectoral	Percentage
1	Overall	2.6	1	Basic Goods	1.7
2	Mining	(-) 2.3	2	Capital Goods	15.6
3	Manufacturing	3.0	3	Intermediate Goods	2.4
4	Electricity	5.2	4	Consumer Goods	(-) 0.9
			5	Consumer Durables	(-) 9.3
			6	Consumer non-durables	6.8

Source : Directorate of Economics and Statistics, GOB

A comparison of the sectoral data for July 2013 with July 2012 confirms a partial recovery in manufacturing sector. The growth rate of industrial production was (-)0.1 in July 2012, whereas for manufacturing it was zero; but both these sectors recorded a phenomenal increase in growth a year later. Electricity also registered almost a two-fold increase in growth rate (5.2 percent) in July 2013 over 2.8 percent in July a year before. However, the mining sector, continued to have a negative growth in both the periods.

**Chart 3.1 : Index of Industrial Growth**



Though the industry appears to be on the path of recovery during July, 2013, the fact remains that the growth in investment decelerated both in 2011-12 and 2012-13. The slower growth in investment may be attributed to decline in profitability and poor growth in credit flow to the industrial sector.

In the backdrop of emerging positive trend in the industrial sector, Bihar registered an even better achievement. The contribution of Bihar's industrial sector to its Gross State Domestic Product (GSDP) has been increasing during 2009-10 to 2011-12; but it is still smaller than in any other state. As is observed from Table 3.2, the share of industrial sector in GSDP of Bihar increased from 18.8 percent in 2009-10 to 20.7 percent in 2011-12. But on the contrary, most other states reporting higher share in their GSDP, showed a decline in their shares; in Gujarat and Goa, the shares remained almost stagnant during the period.

**Table 3.2 : Contribution of Industrial Sectors in GSDP**

State	Share of Industrial Sector in GSDP		
	2009-10	2010-11	2011-12
Bihar	18.8	19.8	20.7
Uttar Pradesh	24.5	24.2	23.4
Maharashtra	30.9	30.8	31.0
Gujarat	41.5	41.1	41.1
Goa	45.9	43.6	43.5
Haryana	30.4	29.6	29.0
Jharkhand	40.1	39.1	38.1
Andhra Pradesh	26.0	25.9	25.7
Tamil Nadu	31.2	31.0	30.7
Karnataka	29.7	29.4	28.8
India	28.3	28.2	27.5

Source : Directorate of Economics and Statistics, GOB

The GSDP of Bihar at 2004-05 prices in 2012-13 worked out to Rs. 165 thousand crore, in which the annual growth rate of industrial sector was 17.1 percent. As is observed from Table 3.3, after registering a set back in growth rate (9.5 percent) in 2011-12, the industrial sector in Bihar appears to be on recovery path, with a growth rate of 17.1 percent in 2012-13. However, it is still lower than the level of 28.4 percent achieved in 2010-11.

**Table 3.3 : Annual Growth Rate of Industrial Sector in Bihar**

Sector	Annual Growth Rate		
	2010-11	2011-12	2012-13
Mining and Quarrying	-1.4	-1.5	0.0
Manufacturing	22.8	8.9	9.6
Registered	63.1	17.7	18.0
Unregistered	4.8	2.8	3.0
Construction	34.4	9.9	21.1
Electricity, gas and Water Supply	3.0	8.5	8.9
Total Industry Sector	28.4	9.5	17.1
State domestic product (Rs. 000 crore)	130.27	144.15	165.02

Source : Directorate of Economics and Statistics, GOB

It may also be observed from the above table that, within the industrial sector, the growth rate of construction was very high (34.4 percent) in 2010-11; it slid down to as low as 9.9 percent in the subsequent year, but again jumped to 21.1 percent in 2012-13. Similarly, manufacturing which recorded a growth rate of 22.8 percent in 2010-11, but its growth rates in next two years were 8.9 percent and 9.6 percent.

### **3.1 Annual Survey of Industries (2010-11)**

The data provided by the Annual Survey of Industries (ASI) are of vital importance in objectively assessing the overall industrial scenario in the country as also in states. This survey relates to the manufacturing units in organised sector employing 10 or more workers. As per the latest report of the Annual Survey of Industries relating to the year 2010-11, out of a total of 2.12 lakh factories covered across the country, only 2807 units were in Bihar; this implied a share of 1.33 percent for the state. As may be discerned from Table 3.4, with the addition of 888 new factories in 2010-11, Bihar's share increased to 1.33 percent from 1.21 percent in 2009-10. However, the share of Bihar in fixed capital remained the same, and that in the working capital, number of persons employed and net value added registered a modest increase by about 0.15, 0.11 and 0.24 percentage points respectively.

**Table 3.4 : Annual Survey of Industries (2009-10 and 2010-11)**

Characteristics	2009-10			2010-11		
	India	Bihar	Percentage share of Bihar	India	Bihar	Percentage share of Bihar
Number of Factories	158878	1919	1.21	211660	2807	1.33
Fixed Capital (Rs. crore)	1352184	4452	0.33	1607007	5262	0.33
Working Capital (Rs. crore)	387745	951	0.25	620363	2471	0.40
Total Persons Engaged (No.)	11792055	86620	0.73	12694853	106213	0.84
Value of Output (Rs. crore)	3733036	2825	0.76	4676217	36051	0.77
Net Value Added (Rs. crore)	592114	2321	0.39	704576	4415	0.63

Source : Annual Survey of Industries, 2009-10 and 2010-11

It is also noticed from Table 3.5 that Bihar recorded an appreciable increase in respect of factories in operation in 2010-11 over 2009-10, both in agro-based and non-agro-based categories. Secondly, while the percentage of factories in operation was lower in Bihar compared to all India for both agro-based and non-agro-based units in 2009-10, the situation was reversed a year later with Bihar recording relatively higher percentage for factories in operation.

**Table 3.5 : Number of Factories in Operation (2009-10 and 2010-11)**

Categories of Industry	No. of factories			Factories in operation			Percentage in Operation	
	India	Bihar	Bihar's share (%)	India	Bihar	Bihar's share (%)	All India	Bihar
2009-10								
Agro based	65409	510	0.78	62299	454	0.73	95.25	89.02
Non-agro based	93469	1409	1.51	90336	1271	1.41	96.65	90.21
Total	158878	1919	1.21	152635	1725	1.13	96.07	89.89
2010-11								
Agro based	87520	918	1.05	69249	822	1.19	79.12	89.54
Non-agro based	117011	1889	1.61	97387	1725	1.77	83.23	91.32
Total	204531	2807	1.37	166636	2547	1.53	81.47	90.74

Source : Annual Survey of Industries, 2009-10 and 2010-11

The net value added in 2010-11 was Rs. 4415 crore, barely 12.2 percent of the gross value of output (Rs. 36051 crore). (Table A3.1 in Appendix). However, between agro and non-agro-based industries, the net value added to value of output was lower for the non-agro based

industries (10.33 percent) and much higher for agro-based units (20.59 percent). Among various industries, Food Products/Beverages/Tobacco under agro-based group showed a better performance, both in terms of value of output and net value added during the year; under non-agro-based group, Coke and Refined Petroleum Products presented relatively better achievements. Further, among the non-agro-based industrial categories, the share of Bihar in relation to all-India was observed to be quite dismal in the categories like Electrical and other machinery (Industry Group 27, 28 and 33) and Transport Equipments (Industry Group 29 and 36).

A glance through Table 3.6 also reveals that the industries in Bihar are normally of small size compared to all-India in terms of per factory fixed capital, net value added, and number of employees. This structural feature of industries in Bihar is also corroborated when one takes into account net value added per employee.

**Table 3.6 : Structural Ratios of Industries in India and Bihar (2010-11)**

Characteristics	India		Bihar	
	All	Manufacturing	All	Manufacturing
Fixed capital per factory (Rs. lakh)	933	895	207	216
Net Value Added per factory (Rs. lakh)	409	414	173	187
Workers per factory (Number)	58	59	36	38
Employee per factory (Number)	74	76	42	44
Net Value Added per employee (Rs. lakh)	5.55	5.46	4.16	4.27

Source : Annual Survey of Industries, 2010-11

According to the ASI data of 2010-11, while other states use relatively more power as fuel for their factories, Bihar still continues to depend largely on petroleum products as fuel for their operation. In Bihar, the share of electricity in fuel cost is only 18 percent and that for petroleum products is as high as 70 percent. The share of electricity in other states are Gujarat (35 percent), Karnataka (53 percent), and Maharashtra (51 percent). Table 3.7 also reveals that the value of fuel consumption per factory worked out to be the lowest (Rs. 71.42 lakh) in Bihar in 2011, whereas for Madhya Pradesh it was the highest (Rs. 183.07 lakh) against Rs. 113.50 lakh for all-India.



**Table 3.7 : Fuels Consumed by Factory Sector**

(Value in Rs. lakh)

States	Type of Fuel						Total	No. of factories in operation	Value per factory
	Coal		Electricity		Petroleum Products	Other Fuels			
	Quantity Th. Tonne	value (%)	Quantity Th. Kwh	value (%)	value (%)	value (%)	Value (Rs. `000)		
<b>2010-11</b>									
Bihar	378	11.34	408942	17.82	69.59	1.25	181759.43 (100.00)	2547	71.42
Gujarat	11858	18.57	15090481	35.24	12.61	33.57	2585568.09(100.00)	16931	152.71
Karnataka	4174	18.64	10964875	53.37	20.12	7.86	943230.84(100.00)	8857	106.50
Madhya Pradesh	5697	32.26	5819172	45.77	9.14	12.84	685418.61(100.00)	3744	183.07
Maharashtra	4229	6.85	22639889	51.25	17.95	23.95	2669329.53(100.00)	21865	122.08
Uttar Pradesh	2974	7.97	14443068	42.13	25.51	24.39	1295222.63(100.00)	11312	114.50
All India	78759	18.02	187050811	47.09	19.31	15.58	19542403.22(100.00)	172177	113.50
<b>2009-10</b>									
Bihar	245	6.70	705998	27.17	65.03	1.1	164925.37 (100.00)	1725	95.61
Gujarat	11186	18.06	14016436	37.99	12.26	31.69	2290864.71 (100.00)	15339	149.35
Karnataka	3401	20.88	5051755	41.14	24.54	13.44	682640.94 (100.00)	8353	81.72
Madhya Pradesh	6216	35.78	4666958	45.87	9.24	9.11	532923.72 (100.00)	3315	160.76
Maharashtra	3986	7.00	21190313	50.43	20.18	22.4	2272709.61 (100.00)	18839	120.64
Uttar Pradesh	2751	9.95	12772281	42.77	21.97	25.31	1030751.09 (100.00)	10696	96.37
All India	79344	17.99	154733915	45.14	19.43	17.45	16160000.69 (100.00)	152633	105.87

Source : Annual Survey of Industries ( 2009-10 and 2010-11)

A comparison of a few years ASI data on fuel consumption reveals that the industries have, by and large, become more conscious of fuel efficiency. As may be discerned from Table 3.8, the fuel consumption as a percentage of total output at all-India level has registered a decline from 4.7 percent in 2007-08 to 4.2 percent in 2010-11. Bihar has also registered a similar decline, but fuel cost in Bihar still remains very high, compared to other states. The states of Gujarat, Karnataka, Maharashtra and Uttar Pradesh have been fuel efficient, with Bihar and Madhya Pradesh falling behind.

**Table 3.8 : Percent Share of Fuel Consumed out of the Value of Output**

(Rs. '000 Lakh)

States	2007-08		2008-09		2009-10		2010-11	
	Value of Output	Fuel Consumed	Value of Output	Fuel Consumed	Value of Output	Fuel Consumed	Value of Output	Fuel Consumed
Bihar	2187.36	123.95 (5.7)	2953.97	159.96 (5.4)	2825.48	164.93 (5.8)	3605.13	181.76 (5.0)
Gujarat	44824.32	1908.76 (4.3)	50808.79	2430.41 (4.8)	64265.76	2290.87 (3.6)	80678.35	2585.57 (3.2)
Karnataka	18425.77	683.70 (3.7)	22581.28	592.09 (2.6)	23325.41	682.64 (2.9)	28594.97	943.23 (3.3)
Madhya Pradesh	7872.16	464.55 (5.9)	9040.20	522.88 (5.8)	8693.86	532.92 (6.1)	11589.80	685.42 (5.9)
Maharashtra	51993.93	1791.91 (3.4)	6001.74	2036.42 (3.4)	62404.92	2272.71 (3.6)	78536.27	2669.33 (3.4)
Uttar Pradesh	19381.50	946.47 (4.9)	20046.27	937.99 (4.7)	22568.13	1030.75 (4.6)	29221.56	1295.22 (4.4)
All India	277570.90	12956.17 (4.7)	327279.79	15216.20 (4.6)	373303.59	16160.00 (4.3)	467621.70	19542.40 (4.2)

Source: Annual Survey of Industries, GOI (compiled)

The gross value added (GVA) as a percentage of gross value of output shows a decline from 18.7 percent in 2009-10 to 17.6 percent in 2010-11 in case of all-India (Table 3.9). In Bihar, it increased from 9.5 percent in 2009-10 to 13.4 percent in 2010-11. It should, however, be noted that, even after the increase, the share of gross value added in gross value of output is the lowest in Bihar.

**Table 3.9 : Percent Share of GVA to Gross Output**

(Rs. lakh)

States	2009-10		2010-11	
	Gross Output	Gross Value Added	Gross Output	Gross Value Added
Bihar	2825481	267779 (9.5)	3605131	484283 (13.4)
Gujarat	64265756	10826974 (16.8)	80678350	10962242 (13.6)
Karnataka	23325405	4353188 (18.7)	28594965	4893278 (17.1)
Madhya Pradesh	8693863	1771357 (20.4)	11589804	2027989 (17.5)
Maharashtra	62404918	13498304 (21.6)	78536268	16846749 (21.5)
Uttar Pradesh	22568130	3713497 (16.5)	29221560	5132623 (17.6)
All India	373303593	69718259 (18.7)	467621696	82513335 (17.6)

Source : ASI, GOI

Figures in parentheses are percentages to Gross Output

A positive feature noticeable from Table 3.10 is that the total number of persons engaged in industrial units has shown an upward trend. The total number of persons engaged in industries at all-India level increased from 118 lakh in 2009-10 to 127 lakh in 2010-11, indicating an increase of about 8 percent during the year; similarly, Bihar also recorded a significant increase of around 23 percent in the number of persons engaged in the year. In terms of number of persons per factory, Bihar showed a drop by 8 persons in 2010-11; at all-India level, the drop per factory was smaller, only 3 persons. The different states, by and large, followed the same trend, except for Karnataka, where number of persons engaged declined by around 51 thousand, resulting into a significant drop in number of persons per factory. This may be on account of automation adopted by some of the factories. A further analysis of the table also reveals that, both in Bihar and all-India level, an increase of around Rs. 2000 in wages/salaries paid per person was recorded.

**Table 3.10 : Estimate of Employment, Mandays Employed and Emoluments Paid in the factory sector**

States	No. of factories in operation	No. of persons engaged	No. of unpaid family workers	No. of paid workers	Total mandays employed ('000)	Wages, salaries & Bonus (Rs. lakh)	No. of person per factory	Wages, salaries & Bonus per paid person annually (Rs.)
<b>2010-11</b>								
Bihar	2547	106213	1821	104392	24338	85604	42	82002
Gujarat	16931	1295334	4110	1291224	402929	1947460	77	150823
Karnataka	8857	781716	1191	780525	239524	1325360	88	169804
Madhya Pradesh	3744	310944	516	310428	96713	453081	83	145954
Maharashtra	21865	1698122	4036	1694086	531153	3514289	78	207445
Uttar Pradesh	11312	808666	2918	805748	242376	1121446	71	139181
All India	172177	12694853	77163	12617690	3884964	18329574	74	145269
<b>2009-10</b>								
Bihar	1725	86620	1385	85235	19619	53469	50	62731
Gujarat	15339	1159239	4949	115429	360106	1558915	76	135054
Karnataka	8353	886706	1652	881757	270221	1050929	106	119185
Madhya Pradesh	3315	279902	1036	27866	89147	368400	84	132104
Maharashtra	18839	1514069	7998	1506071	471483	2810052	80	186581
Uttar Pradesh	10696	762599	5782	756817	224444	877763	71	115980
All India	158878	11792055	69423	11722632	3574683	14700696	77	125404

Source: Annual Survey of Industries, 2009-10 and 2010-11

The input to output ratio is a major indicator to assess the health of the industrial sector and Bihar (87 percent) stands above the all-India level (82 percent) in 2010-11 in this aspect (Table

3.11). However, the capital investment per labour in Bihar (Rs. 8.31 lakh) works out to much below the all-India level (Rs. 18.85 lakh) in 2010-11. The fuel to output ratio was higher in Bihar (5 percent) compared to all-India (4 percent); whereas, the emoluments to output ratio worked out to be much less in Bihar.

**Table 3.11 : Some Key Parameters of Industries in Bihar**

Key Parameters	2009-10		2010-11	
	All India	Bihar	All India	Bihar
No. of Factories (in operation)	158878	1725	166636	2685
Value of Output (Rs. crore)	3733035.93	28254.81	4676216.96	36051.31
Input/Output ratio	81.54	90.52	82.35	86.57
Capital invested/ Labour ratio (Rs. '000)	1638.00	872.48	1885.47	830.58
Fuel /Output ratio	4.34	5.84	4.18	5.04
Emoluments/Output ratio	3.95	1.89	3.92	2.37

Source: Annual Survey of Industries, 2009-10 and 2010-11

### 3.2 Large Scale Industry

Consequent upon bifurcation, the present Bihar was left with very few large scale industries. In order to create a conducive industrial atmosphere in the state, a new Bihar Industrial Policy was adopted in 2006, which was revised later in 2011. With the establishment of the State Investment Promotion Board (SIPB), the investments, both local and outside, have increased in the state. In 2011-12, there were in all 12 large scale industrial units. During 2012-13, 4 more large scale units approved by SIPB have started working, of which 4 are promoted by local units.

**Table 3.12 : Large Scale Units Approved during 2012-13**

Type of Unit	No.	Location
1. Refined Vegetables Oil	1	Durgawati, Kaimur, (Bhabhua)
2. Cement	1	Karamnasa, Bhabhua.
3. Kraft Paper	1	Industrial Area Growth Centre, Giddha, Ara
4. 60 KLPD Distillery Plant And 2 MW Co-generation Power Plant	1	Rajpatti Kothi, Rajpatti, Gopalganj.

Source : Department of Industry, GOB

### 3.3 Micro, Small and Medium Enterprises (MSME)

The micro, small and medium enterprises (MSME) sector contributes significantly to the manufacturing output, employment and exports of the country. In terms of value, the sector

accounts for around 45 percent of the manufacturing output and 40 percent of total exports of the country. It is estimated that this sector provides employment to around 595 lakh persons across the country. Based on the fourth all-India MSME Survey, the size of registered MSMEs was around 15.84 lakh units in the country, of which 94.9 percent were micro enterprises, 4.89 percent small and 0.17 percent medium enterprises. It is a known fact that the MSMEs provide better opportunities for both self-employment and wage employment with relatively less capital involvement.

The Development Commissioner's office under the Ministry of MSME functions as a catalyst for the development of small enterprises with a network of 30 MSME Development Institutes and 28 of its Branch offices all over the country. In Bihar, there are two MSME Development Institutes — at Patna and Muzaffarpur, which provide assistance to prospective entrepreneurs, besides organising a number of entrepreneurship/skill development programmes and preparation of project profiles, production index, etc.

The MSME sector covers both the registered and unregistered enterprises. The classification of micro, small and medium enterprises is based on the quantum of investment in plant and machinery. In order to boost the MSME sector, several schemes are under operation, which include (i) procurement policy, (ii) MSE-cluster development programme, (iii) Credit Guarantee Scheme, and (iv) Credit Linked Capital Subsidy scheme for micro and small enterprises.

As per the fourth all-India MSME Survey conducted in 2006-07, out of a total of 22.48 lakh registered units in the country, only 69.6 percent were in operations, 22.1 percent were closed and 8.3 percent were not traceable. A similar position was obtained in Bihar too where, out of a total of 70.67 thousand units, 70.8 percent were working, 23.1 percent were closed and 6.1 percent were not traceable. Of the total working units, as much as 67 percent were engaged in manufacturing / assembly / processing. However, the employment per factory in Bihar was only 2.95 persons, which shows that most of the units here are owned and operated by families.

### **3.4 MSME in Bihar**

In Bihar, during 2007-08, as many as 7202 units under MSME were registered. However, the number of units registered showed a decline in 2011-12 when only 3962 units were registered. In 2012-13, the number was still smaller at 3737, registering a negative growth rate. During the first half of 2013-14 too, the emerging picture does not appear to be promising. However, the

investment and employment per unit have registered a phenomenal increase over the period. As may be seen from Table 3.13, the investment per unit, which was Rs. 1.87 lakh in 2007-08 increased to Rs. 9.73 lakh in 2011-12, and the employment per unit increased from 2.77 persons in 2007-08 to 4.06 persons in 2011-12. In 2012-13, the investment and employment per unit, however, was reduced to Rs. 6.79 lakh and 2.92 persons, respectively. In comparison to all-India figures, the investment and employment levels are rather low and it indicates that a overwhelming number of MSME units in Bihar fall under the category of 'small and tiny'.

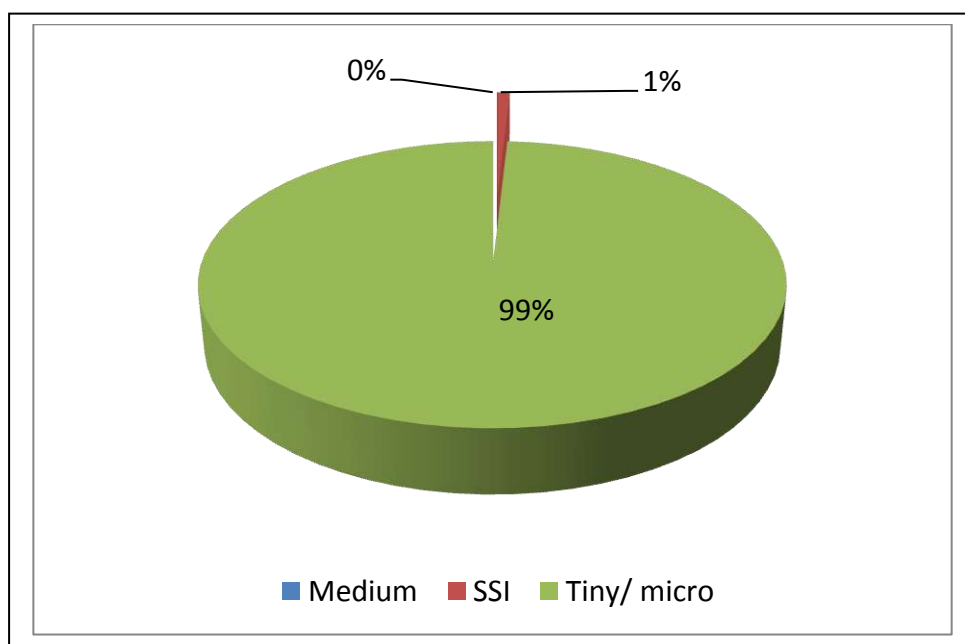
**Table 3.13 : Yearwise Micro, Small and Medium Registered Units set up in Bihar**

Year	Medium	SSI	Tiny/ micro	Total	Investment (Rs. crore)	Investment per unit (Rs. lakh)	Employment (in No.)	Employment per unit
Upto 2006-07		1433	162063	163496	801.15		536890	
2007-08	4	42	7156	7202	134.83	1.87	19963	2.77
2008-09	7	25	6122	6154	118.86	1.93	17474	2.84
2009-10	2	41	5048	5091	128.64	2.53	16011	3.14
2010-11	3	33	4799	4835	185.57	3.84	17365	3.59
2011-12	2	56	3904	3962	385.64	9.73	16079	4.06
2012-13	3	53	3681	3737	253.85	6.79	10894	2.92
2013-14, upto September	6	13	457	476	200.95	42.22	9823	20.64
Total	27	1696	193230	194953	2209.40	1.13	644499	3.31
CAGR	-12.8	10.1	-12.6	-12.4	22.4	-	-8.7	-

Source : Department of Industry, GOB

Note: Since 2008-09 artisans have been merged with micro units

**Chart 3.2 : Total Micro, Small and Medium Registered Units in Bihar**



Of the total MSME units registered in 2012-13, Patna division accounted for 30 percent, whereas other divisions of the state remained far behind. Among the divisions in the state, Patna remained at the top in terms of number of units registered during 2012-13 with 951 MSMEs, followed by Magadh (474), Tirhut (462) and Munger (408). The Bhagalpur division registered the least number of units. It is worth mentioning that out of a total of 3753 units registered in 2012-13, 3.2 percent were owned by the scheduled castes/tribes, 4.20 percent by the minority community. (Table A 3.3) (Appendix).

**Table 3.14 : Percentage Distribution of Medium, Small and Micro Enterprises Registered in 2012-13**

Divisions	Percentage			
	Micro	Small	Medium	Total
Patna	24.9	47.8	100.0	25.3
Munger	10.6	26.1	0.0	10.9
Bhagalpur	5.8	0.0	0.0	5.7
Purnea	9.0	1.4	0.0	8.9
Magadh	12.7	11.6	0.0	12.6
Darbhanga	9.8	0.0	0.0	9.6
Kosi	7.7	0.0	0.0	7.6
Tirhut	12.3	11.6	0.0	12.3
Saran	7.1	1.4	0.0	7.0
Total	100.0	100.0	100.0	100.0
Total No. of Units	3681	69	3	3753

Source: Department of Industry, GOB

#### Prime Minister Employment Generation Programme (PMEGP)

The PMEGP is a credit-linked subsidy scheme implemented through Khadi and Village Industries Commission (KVIC) under which the beneficiary has to invest 10 percent of the project cost and the remaining 90 percent is granted as term loan by the banks. For SC/ST and other weaker sections, the beneficiary share is 5 percent is provided by the banks. During 2012-13, under PMEGP, 10,828 units were recommended for margin money, against the target of 6290 units, of which 3150 units (29 percent) were sanctioned the same (Table 3.15). All the sanctioned units had received their assistance, and a total amount of Rs. 76.69 crore were disbursed to them, the disbursed amount per project being Rs. 2.43 lakh. These units were estimated to generate employment for 19.11 thousand workers, based on which the per project employment works out to be 6.1 persons.

**Table 3.15 : Sanction and Disbursement under PMEGP in Bihar in 2012-13**

Agency	Applications Recommended		Applications Sanctioned		Disbursement		
	No.	Money involved (Rs. crore)	No.	Money involved (Rs. crore)	No.	Money involved (Rs. crore)	Employment (No).
KVIC	590 (5.4)	17.96 (6.7)	284 (9.0)	7.74 (10.1)	284 (9.0)	7.74 (10.1)	2340 (12.2)
KVI Board	1124 (10.4)	33.44 (12.6)	305 (9.7)	9.23 (12.0)	305 (9.7)	9.23 (12.0)	2919 (15.3)
DIC	9114 (84.2)	214.88 (80.7)	2561 (81.3)	59.72 (77.9)	2561 (81.3)	59.72 (77.9)	13847 (72.5)
<b>TOTAL</b>	<b>10828</b> <b>(100.0)</b>	<b>266.28</b> <b>(100.0)</b>	<b>3150</b> <b>(100.0)</b>	<b>76.69</b> <b>(100.0)</b>	<b>3150</b> <b>(100.0)</b>	<b>76.69</b> <b>(100.0)</b>	<b>19106</b> <b>(100.0)</b>

Source : Udyog Mitra GOB

Parenthesis : The figures in the bracket denote percentage.

The agencies involved in promotion of the PMEGP are KVIC, KVI Board and District Industries Centres (DIC). Of the agencies involved, the DICs played the most crucial role, as it had handled around 81 percent of the applicants in 2012-13.

### 3.5 Agro-based Industries

Agro-based industries, particularly the food processing industry, is considered as a 'sunrise industry' in India, having huge potential for uplifting agricultural economy through creation of large scale units for food processing, promotion of food chain facilities and the resultant employment generation and export earnings.

Bihar is the seventh largest economy in the country in terms of food and vegetables production; therefore, there are immense opportunities for agro-based industries in the state. Among the Indian states, Bihar is the largest producer of vegetables and the second largest in terms of fruits production. There exists enormous opportunities for investment in the food processing sector in the state. In view of huge potential in the state, a Directorate of Food Processing Industries has been set up for promotion of basic infrastructure for post-harvest operations and processing. The food processing, beverages, tobacco, etc. cover a large number of products, with high potential of net value addition and employment. In recent years, the agro-based industries, particularly tea and dairy, have started recording positive growth trend in Bihar.



Bihar produces varieties of fruits and vegetables in large quantities. The area under fruits is about 298 thousand hectares and, under vegetables, another 853 thousand hectares. Among the fruits, banana, mango, guava and litchi are important in terms of production. Out of 3933 thousand metric tonnes of total production of fruits in the state in 2011-12, around 40.2 percent was banana, 32.0 percent mango, 6.2 percent guava, 6.0 percent litchi, and 3.3 percent pineapple. Makhana is also a unique product of the state, with an annual production of around 96,000 tonnes. The vegetables cover an area of around 853 thousand hectares in the state, almost three times the area under fruits. Among the vegetables grown in the state, potato, onion, tomato, cauliflower and brinjal are important crops, involving more than 70 percent of the total vegetables production.

In food processing sector, a total of 229 projects have been approved with the total project cost being Rs. 2856.57 crore. The subsidy amounting to Rs. 59 crore has been released during the current financial year against 72 projects only. Under mega food park scheme, one food park has been sanctioned at Buxar.

### Sugar Industry

Sugar industry is the largest agro-based industry providing sizeable employment directly in the farm sector and indirectly through ancillary industries and related activities in the state. It is estimated that about 5 lakh farmers are engaged in the cultivation of sugarcane and, approximately, another half a lakh as unskilled and skilled workers. There are also trained technologists, directly engaged in sugar industry in the state. Bihar has immense potential for sugar and allied industries, particularly in ethanol and captive power generation. Keeping in view the vast scope of its expansion, the state government has decided to encourage the sugarcane based industries in the state, which will go a long way in strengthening the rural economy. Of the total cultivable area of 52.58 lakh hectares in the state, only 5.55 percent is covered under the sugarcane cultivation, and there is ample scope for increasing the area under sugarcane cultivation. Before independence, there were 33 sugar mills in the state, which produced 40 percent of the country's total production of sugar. Presently, the state's share in sugar production has dropped to less than 5 percent.

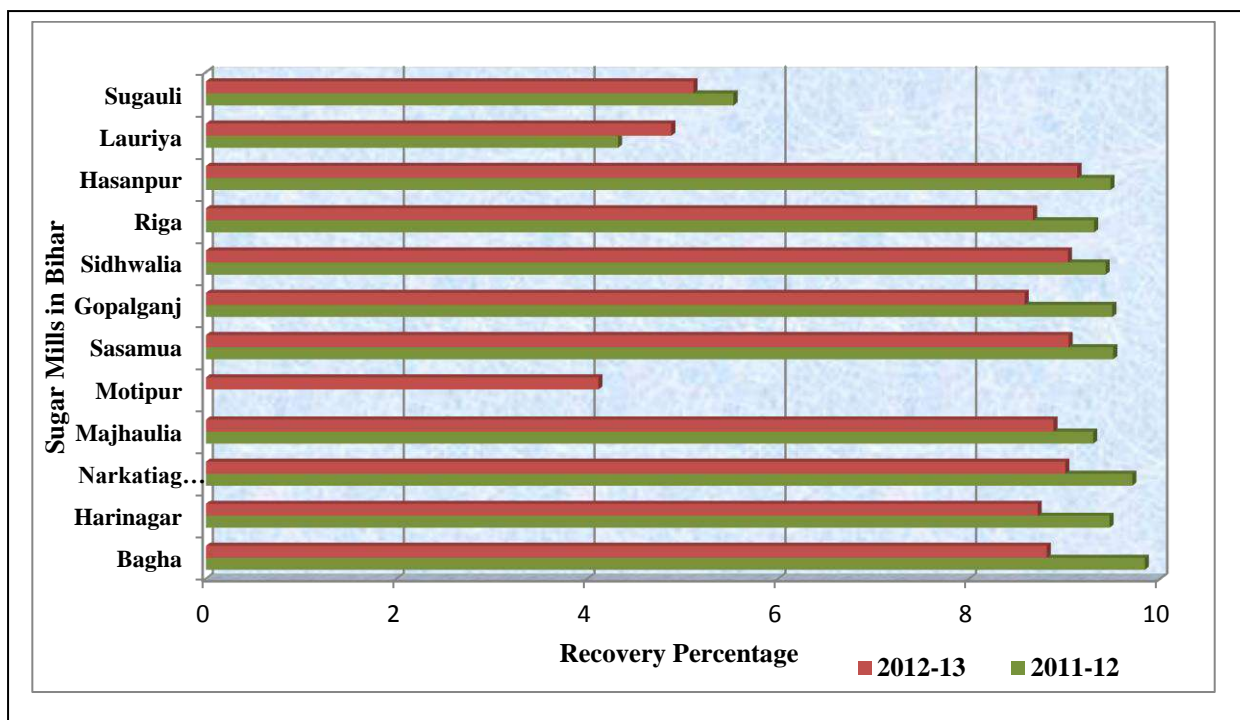
At present there are in all 28 sugar mills in the state, either under public or private sector, of which 12 are working. Of the 12 sugar mills, 10 are in private sector and 2 under public sector, both handed over to HPCL in 2011 on lease basis. A total of 35.88 lakh quintals of sugar was produced in 2012-13, compared to 45 lakh quintals in the previous year. The sugar industry in the state is faced with the challenge of low sugar recovery from cane at 8.59 percent, which is much lower than Maharashtra's rate of 12 percent.

**Table 3.16 : Performance Level of Sugar Mills in the three crushing years**

Name of Sugar Mill	Sugar-cane Crushed (lakh qntl.)	Sugar Produced (lakh qntl.)	Recovery (Percentage)	Sugar-cane Crushed (lakh qntl.)	Sugar Produced (lakh qntl.)	Recovery (Percentage)	Sugar-cane Crushed (lakh qntl.)	Sugar Produced (lakh qntl.)	Recovery (Percentage)
	2010-11			2011-12			2012-13		
Bagha	42.06	4.12	9.8	50.61	4.99	9.84	48.9	4.31	8.81
Harinagar	98.42	9.25	9.4	94.61	8.96	9.47	90.15	7.86	8.72
Narkatiagunj	68.15	6.52	9.57	78.79	7.65	9.71	69.5	6.26	9.01
Majhulia	42.96	3.93	9.15	44.87	4.23	9.3	30.73	2.73	8.88
Motipur	1.26	0.09	7.14	Closed			2.43	0.10	4.12
Sasamua	19.69	1.81	9.19	21.09	2.06	9.51	19.13	1.73	9.04
Gopalganj	32.87	3.12	9.49	39.19	3.72	9.5	35.65	3.06	8.58
Sidhwalia	39.64	3.72	9.38	47.01	4.43	9.43	38.85	3.51	9.03
Riga	48.11	4.46	9.27	48.13	4.48	9.31	29.53	2.56	8.67
Hasanpur	20.91	1.95	9.33	31.17	2.95	9.48	26.82	2.45	9.13
<b>Sub Total</b>	<b>414.06</b>	<b>38.97</b>	<b>9.41</b>	<b>455.47</b>	<b>43.47</b>	<b>9.54</b>	<b>391.69</b>	<b>34.57</b>	<b>8.83</b>
New Sugar Mills									
Lauriya	-	-	-	15.29	0.66	4.32	13.12	0.64	4.88
Sugauli	-	-	-	17.54	0.97	5.53	13.11	0.67	5.11
<b>Sub Total</b>				<b>32.83</b>	<b>1.63</b>	<b>4.96</b>	<b>26.23</b>	<b>1.31</b>	<b>4.99</b>
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>488.3</b>	<b>45.10</b>	<b>9.24</b>	<b>417.92</b>	<b>35.88</b>	<b>8.59</b>

Source : Department of sugarcane, GOB

Chart 3.3 : Performance Level of Sugar Mills in the two crushing years



The central government extends facilities for promotion of sugar industry and has already announced that the exporters would be exempt from the mandatory levy for the quantity of sugar exported. The sugar industry has asked for a revision of Sugar Incentive Policy, 2006 to bring it at par with the provisions and incentives offered by the New Industrial Policy, 2011. The major concerns include immediate revision of existing sugar incentive policy, revision of prices of rectified spirit, and imposition of entry tax. The state government has agreed to come up with an integrated policy this year to provide a level playing field for local entrepreneurs. It is granting incentive packages for new sugar mills, distillery and ethanol units, and for setting up of co-generation power units.

In order to strengthen the sugar industry in the state, a Sugarcane Survey Policy, 2013 has been announced. Under this, a survey of 5.60 lakh acres of sugarcane cultivation has been completed by all the working 12 sugar factories through GPS technique. The Chief Minister Sugarcane Development Programme is being implemented at a cost of Rs. 44.30 crore with a view to increase the acreage, production, productivity and recovery rate of sugar. The Bihar Sugarcane Information Management System (BSIMS) has been introduced for informing the farmers about the existing stage of sugarcane supply and status of payment of sugarcane supplied to the mills.

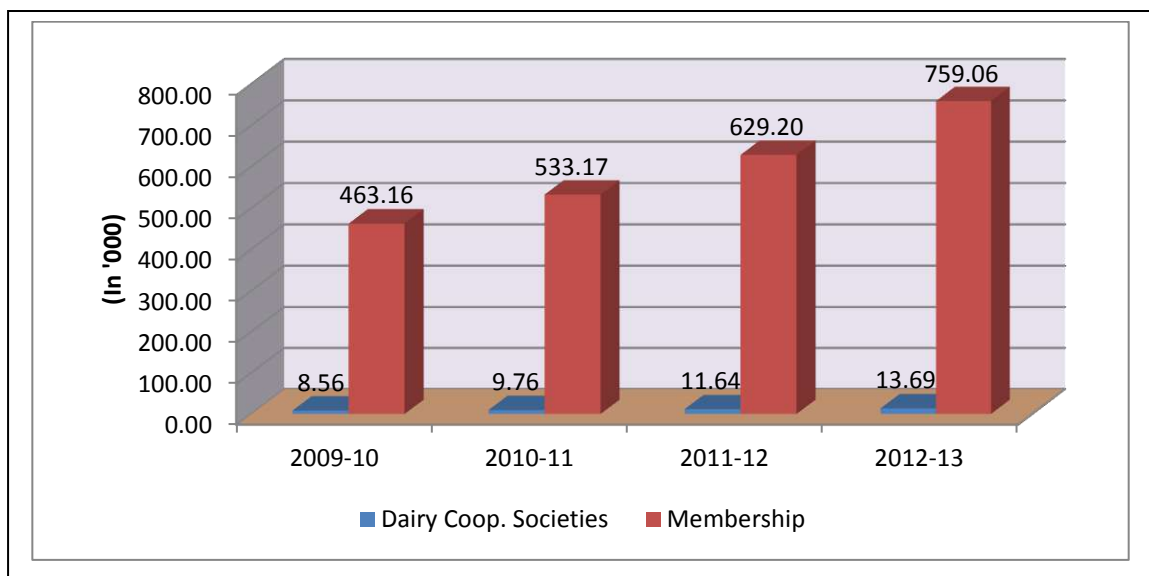
### Tea Industry

The tea plantation in Bihar had started three decades earlier by a tea company on a small piece of land in Pothia block of Kishanganj district. Afterwards, it spread to other areas in the district and now the tea industry is growing fast in the state. In more than 25 thousand acres, mostly in Kishanganj and the rest in Purnea, Katihar and Araria districts, more than 4 million kgs. of tea is grown every year. In Kishanganj district, around 50 percent of the area is covered under tea crop in Pothia block, followed by Thakurganj (40 percent) and Kishanganj (13 percent). There are only 7 tea processing plants in Kishanganj, with an annual output exceeding 2300 tonnes of tea; however, there is a scope for another 50 new tea processing plants in Kishanganj. For want of adequate local tea processing plants, a majority of growers have to ferry their products to the neighbouring north Bengal. There is vast scope of tea industry in the state and a Tea Promotion Policy for advancement of this industry is under formulation. The state government has already announced subsidies and an incentive package for new tea processing plants. It is actively considering to increase the rate of subsidy from 15 to 25 percent, in line with the neighbouring state of West Bengal.

### Dairy

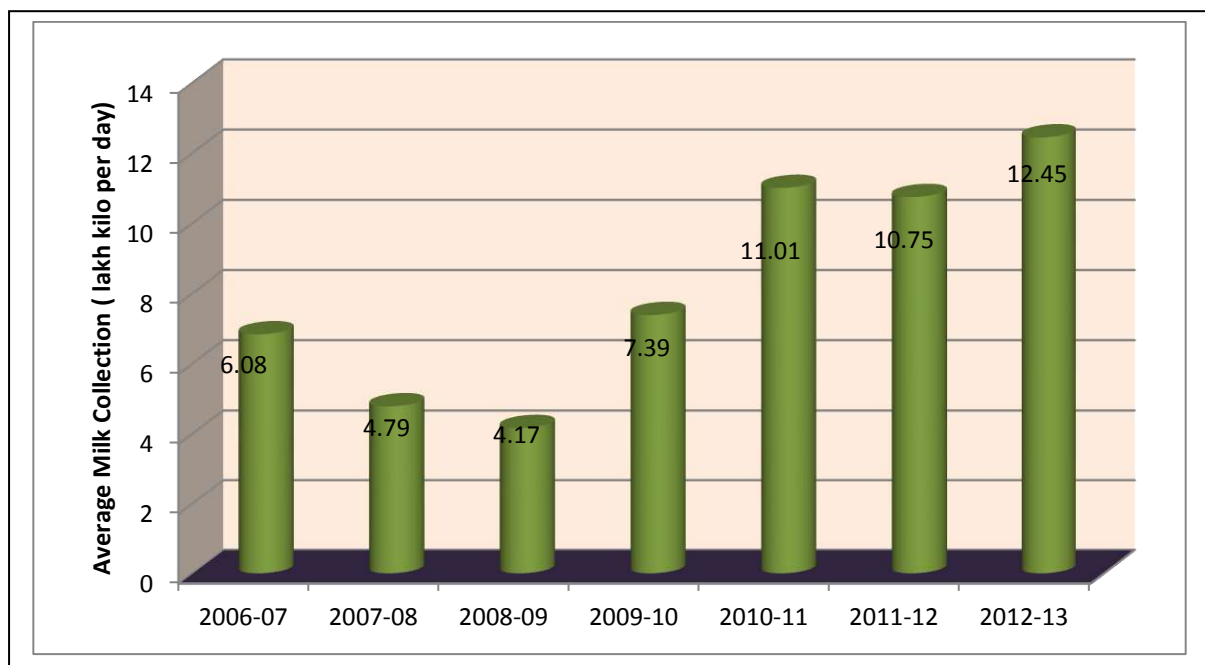
The dairy industry in Bihar is most successful and touching new heights every year. Bihar State Cooperative Milk Producers Federation (COMFED) is the implementing agency which played a commendable role in promoting dairy development in the state on the pattern of Anand in Gujarat. In terms of milk procurement, Bihar is among the leading states in the country. COMFED procures milk through the dairy cooperative societies, spread throughout the state which help small and marginal farmers enhance their income. From outside state also, COMFED procures milk from Ranchi in Jharkhand, though the quantity is relatively less. The number of milk cooperative societies organised upto 2012-13 was 13,681, of which 1196 were Women's Cooperative Societies. The total membership of the dairy cooperative societies was 7.59 lakh in 2012-13. Through these societies, the total milk procured during 2012-13 was 12.45 lakh kgs./day.

**Chart 3.4 : Dairy Cooperative Societies and Membership**



Against the procurement of 12.45 lakh kgs. of milk/day in 2012-13, the average milk marketing was 9.20 lakh kgs. per day. Besides Bihar, the milk is being marketed in Ranchi, Bokaro and Jamshedpur in Jharkhand, and in the neighbouring parts of Uttar Pradesh and West Bengal.

**Chart 3.5 : Average Milk Collection**



The milk products under 'Sudha' brand, marketed by COMFED, is in great demand. As may be seen from Table 3.17, besides milk, other milk products are also touching new heights each year in terms of marketing.

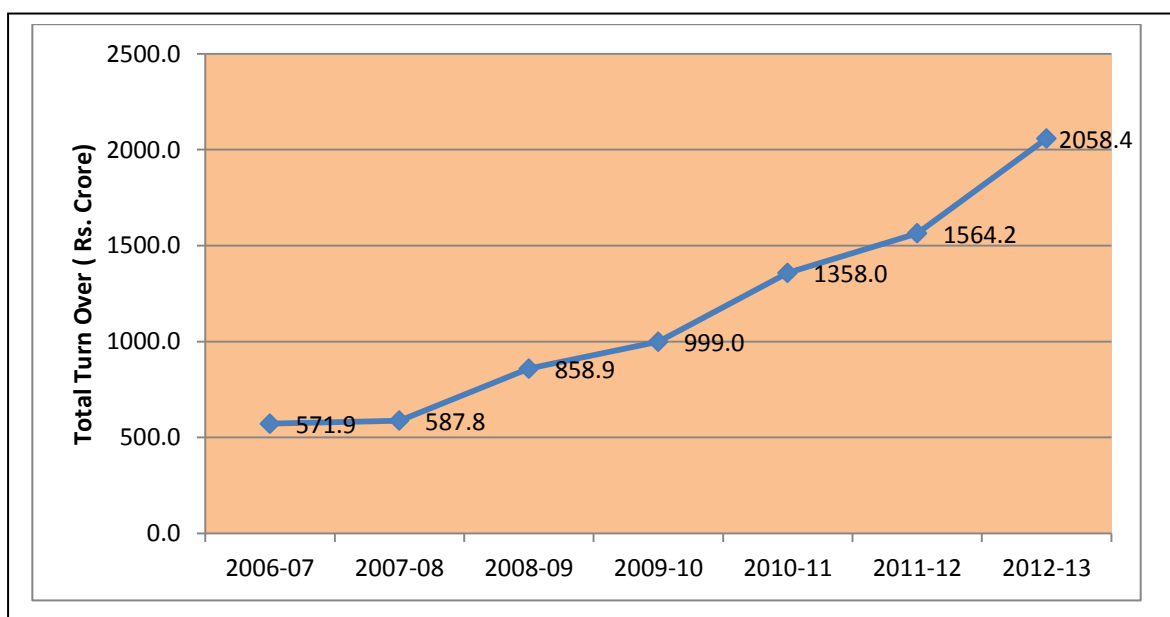
**Table 3.17 : Marketing of Different Milk Products by COMFED**

(In metric tonnes)

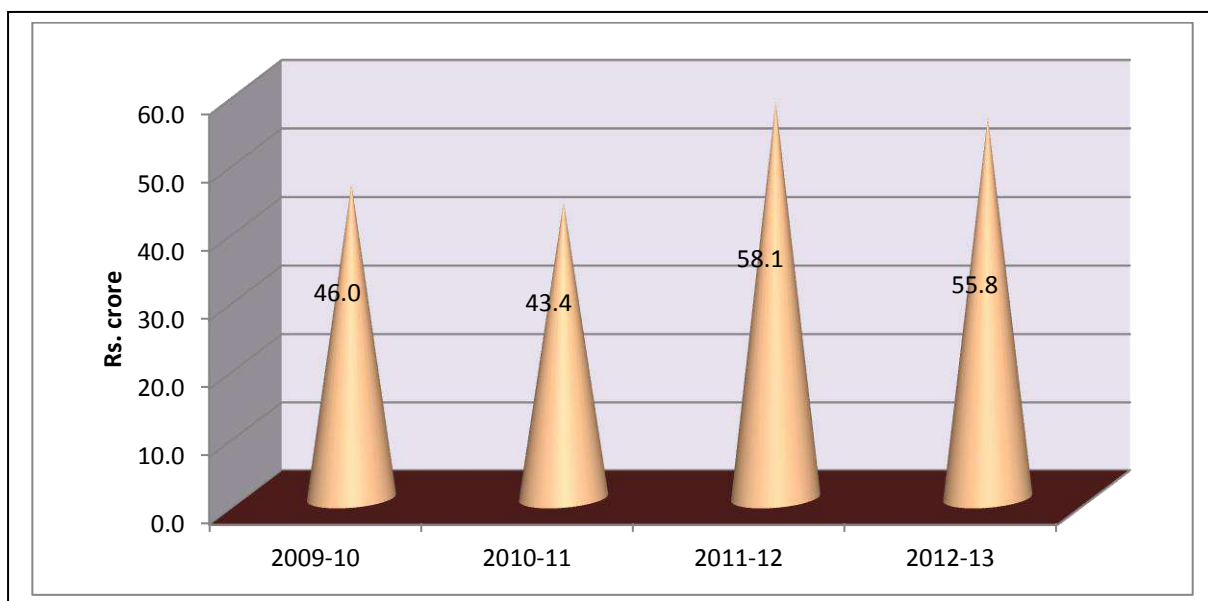
Milk Products	2009-10	2010-11	2011-12	2012-13
Ghee	981.79	1270.14	1322.73	1716.93
Table Butter	74.45	66.00	58.39	106.18
Ice-Cream	472.32	584.82	663.3	1083.23
Lassi	3216.88	4093.98	3242.49	6426.01
Misti Dahi	820.21	1219.10	1217.65	1503.49
Peda	735.73	769.70	745.33	1241.53
Paneer	1701.48	1936.35	2090.10	3022.00
Sudha Special	870.39	1603.45	1101.24	1193.34
Plain Curd	2723.03	2856.7	3251.69	4628.10
Kalakand	152.76	167.83	173.10	184.36
Rasogulla	497.06	731.93	672.71	1278.42
Gulabjamun	335.75	462.59	565.93	1104.59

Source : COMFED, GOB

The COMFED and its constituent units had a total turnover of Rs. 1564 crore in 2011-12 which increased to Rs. 2058 crore in 2012-13, registering an increase of 31 percent over the year. The COMFED with its constituents is making profit each year, before interest and depreciation. As may be seen, against a gross profit of Rs. 38.11 crore earned in 2010-11, it made a profit of Rs. 58.09 crore in 2011-12 and Rs. 55.78 in 2012-13. The profit is distributed among its share holders i.e. milk producers.

**Chart 3.6 : Total Turn Over**

**Chart 3.7 : Profit before Interest and Depreciation**



Under the Bihar Agriculture Road Map (2012-17), a development plan for milch animals has been prepared with the objective to (i) increase the productivity of milch animals, (ii) improvement in health and upkeep of animals, (iii) extension in the areas of milk cooperative, (iv) more facilities for milk processing and marketing and (v) strengthening of human resources. Under the scheme, a sanction of Rs. 100 crore has been made for increasing the milk production. This scheme carries a facility of 50 percent subsidy.

### **3.6 Non-Agro Based Industry**

#### Silk

In Bihar, Bhagalpur region has the great potential of silk industry and, as such, there is a demand that Bhagalpur city be named 'Silk City of India'. In the silk sector, the Chief Minister Tussar Development Scheme (2012-17) has been started in 2012-13 under which a sum of Rs. 170.90 crore has been approved for tussar area development covering the districts of Banka, Munger, Nawada and Kaimur. The ambitious scheme will be completed during the Twelfth Plan period, under which 13,525 hectares of land will be covered under tussar plantation with a view to augment the income of tussar farmers through self-employment. During 2012-13, a sum of Rs. 10.70 crore has been sanctioned under this scheme and tussar trees were planted in 647 hectares of private land against a target of 1109 hectares and the mulberry trees were planted on around 63 acres of land, against a target of 481 hectares. During the year, 530 persons have been imparted training in mulberry silk worm rearing. In Begusarai district, 200 insect rearers were trained, after which rearing equipments were distributed among the trainees.

For the development of mulberry and eri in the state, a Catalytic Development Programme has been sponsored by the central government under which a sum of Rs. 264.96 lakh has been released by the Central Silk Board and the states' share of Rs. 155.02 lakh has been released. This scheme is being implemented in the districts of Kishanganj, Araria, Supaul, Saharsa, Vaishali and Begusarai. During the period, 3.91 lakh mulberry, 1.29 lakh tasar and 0.57 lakh eri silk worm were reared from which 83.99 lakh mulberry, 8.04 lakh tasar and 3.83 lakh eri cocoon were produced.

### Handloom

Handloom units are operational in the state in large numbers which provide employment to around 0.38 lakh weavers. There are 1089 primary handloom societies, with around 10,850 handlooms operating under them and, at the apex level, there are two marketing organisations viz., Bihar State Handloom Cooperative Union and Bihar State Wool and Sheep Union, both located at Patna. The handloom units are concentrated in 14 districts in the state, important among them being Madhubani, Siwan, Gaya, Bhagalpur, Banka, Nalanda and Patna. According to one study, only 54 percent of the weavers owned their handlooms and the rest were supplied looms by the traders. Under powerloom sector, there are more than 11,000 looms, which are mostly concentrated in Bhagalpur, Gaya and Banka. The main products in the powerloom sector are – staple, chaddar and furnishings.

Various schemes have been taken up during the last two years for the development of handloom sector. For the overall development of weavers engaged in handloom sector, an ambitious programme of 'Chief Minister Integrated Handloom Development Scheme' has been started in 2012-13 under state plan fund. This programme is to be completed in the first four years (2012-16) of the Twelfth Plan, under which 24 thousand weavers will be provided with a sum of Rs. 15,000 and Rs. 5000 each for purchase of new looms and raw materials, respectively. First installment of Rs. 12,000 per weaver has been provided to 4895 weavers for purchase of new looms at the total cost was Rs. 587.40 lakh. Again, a sum of Rs. 40,000 will be directly transferred to the bank account of each of 8000 weavers for construction of worksheds enabling them to work in an appropriate environment. Besides, for providing the pre-loom and post-loom facilities, 40 common facility centres will be established in weaver-dominated clusters for easy availability of services to them. Along with this, 6 weavers' hats will be established — one with 100 stalls and five with 50 stalls each – for supply of yarn at subsidised rate and marketing of the products. Under this scheme, a sum of Rs. 17.82 crore has been sanctioned for the year 2012-13.



A centrally sponsored Revival and Reorganisation Package has been started under which viable and potential handloom weavers of primary weavers cooperative societies and Apex societies, individual handloom weavers, master weavers, and self-help groups who obtained loans for handloom weaving, will be granted funds towards repayment of 100 percent of principal amount and 25 percent of interest which have been overdue. This fund will be granted, provided the banks also provide a new loan of Rs. 20,000 and above to the beneficiaries. During 2012-13, a sum of Rs. 56.75 lakh was spent towards the state share under this package. 1606 individual weavers have been benefited. Under Mahatma Gandhi Bunkar Bima Yojana, 870 weaver have been covered. 912 credit cards have been issued and loan of Rs. 2.80 crore has been made available to weavers. Major schemes for handloom development during 2011-12 and 2012-13 are enumerated in Table 3.18.

**Table 3.18 : Major Schemes for Handloom**

(Amount in Rs. lakh)

Sl. No.	Scheme	2011-12		2012-13	
		Amount	No. Benefitted	Amount	No. Benefitted
1	Power Tariff Grant	4.91	112	15.00	208
2	Mukhyamantri Integrated Handloom Development Scheme for purchase of new looms	–	–	587.40	4895
3	Scholarship for Powerloom Service Centre, Bhagalpur	0.32	76	0.10	71
4	Scholarship for Central Design Centre, Patna	0.41	22	0.45	25
5	Establishment of Jute Park at Maranga, Purnea	16.73	–	16.73	1
6	Stipend to the trainees of 6 weavers Training Centres	4.17	119	3.51	106

Source : Handloom, Department of Industry, GOB

Under another scheme, approval has been granted by the state government for establishment of a Jute Park at Maranga in Purnea district at an estimated cost of Rs. 42.36 crore. For this, 44.30 acres of land has been allotted and the work is under progress. For the year 2012-13, a sum of Rs. 16.73 lakh has been approved. A Jute training-cum-production scheme was initiated in 2010-11, under which training programmes will be organised in two sessions of six months each and, in each session, 15 persons will be imparted training.

### Khadi and Village Industries (KVI)

The khadi and village industries also provide sustainable non-farm employment opportunities in rural areas, and comes under the purview of Khadi and Village Industries Commission (KVIC), which functions under the administrative control of Ministry of Micro, Small and Medium Enterprises of the central government. The Commission has 36 state / divisional offices, spread all over the country to facilitate speedy implementation of KVI programmes. It also coordinates the functions of training, marketing, funding, economic research and Prime Minister's Employment Generation Programme (PMEGP). The Khadi and Village Industries Board (KVIB) at the state level has its district level offices, through which it operates to promote village industries. For encouraging the sales of khadi for the benefit of khadi weavers/societies/institutions, rebates are allowed on khadi clothes and garments.

For promotion of KVI sector, an outlay of Rs. 19 crore is proposed for 2013-14. Rs. 44.46 crore is being sanctioned for revival of KVI institutions. For pending Khadi rebate, a sum of Rs. 416.30 lakh has been sanctioned during 2013-14.

### Mines and Minerals

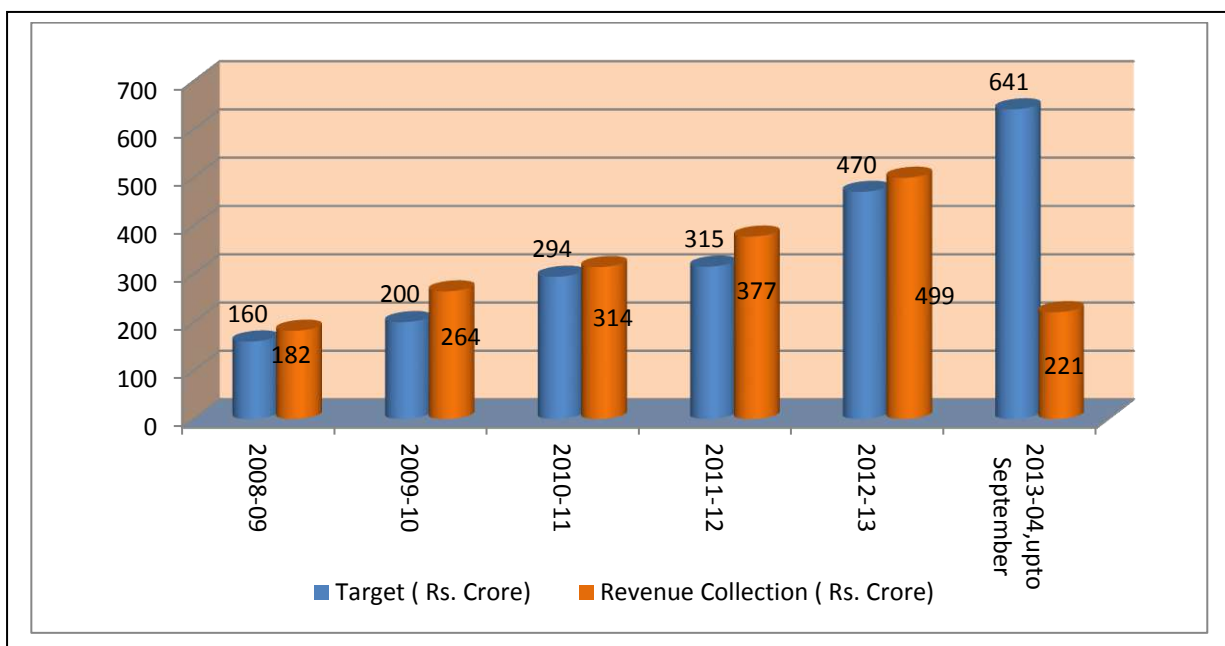
The minerals are non-renewable natural resources and constitute vital raw material for a number of basic industries. A large quantity of economically useful minerals is produced in India, which is about one-fourth of world's known mineral resources. However, the present Bihar has only minor minerals — sand, stone and soil; the limited major minerals of the state include pyrite, limestone and mica. (Table A3.4) (Appendix). Though a very small proportion of minerals is left in the state, the revenue collection from this sector almost doubled from Rs. 263.77 crore in 2009-10 to Rs. 499.27 crore in 2012-13. During the first half of 2013-14, the revenue return from mines and minerals has been to the tune of Rs. 220.77 crore.

**Table 3.19 : Revenues from minerals in Bihar in 2012-13**

Sources	Amount (Rs. In lakh)	Sources	Amount (Rs. In lakh)
1. Major Minerals	238.76	(vi) Works Deptt.	23155.84
2. Minor Minerals		(vii) Transit Pass	35.02
(i) bricks	3742.42	(viii) Others	335.66
(ii) sand	17716.97	3. Arrears	862.44
(iii) stone	2734.68		
(iv) morum	15.36		
(v) soil	1089.86	Total	49927.01

Source: Department of Mines and Geology, GOB

**Chart 3.8 : Target and Revenue Collection**



### 3.7 Support Institutions

A number of support institutions have been constituted in the state for development of industries. Over a period of time, some of the support institutions have become weak; however, the state government is making an all out effort to rehabilitate them to improve the industrial climate in the state. Some new institutions have also been set up to improve the industrial ambience and attract investments, both from within and outside the state.

#### Udyog Mitra

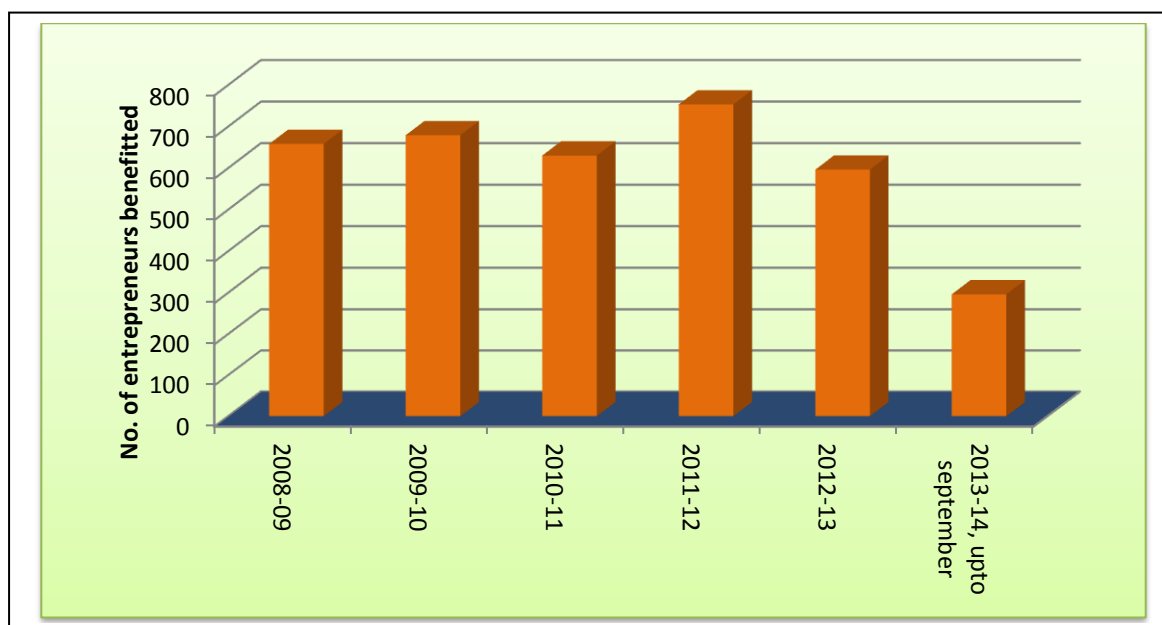
*Udyog Mitra* provides relevant information pertaining to investment profiles for different industries to the investors. It acts as a facilitator and assists the investors in many ways. Besides providing guidance to the entrepreneurs to establish units, *Udyog Mitra* also helps entrepreneurs through helping them to prepare project reports, and solving the problems coming in their way of establishment of industries. It also helps the entrepreneurs in selection of the type of industry, and providing other assistance at the preliminary stage. It participates in the international trade fairs, state level industrial fairs, and organises seminars/discussions and publishes book/bulletins etc. It provides latest information on patent, design, trade marking, etc. under Intellectual Property Right to the entrepreneurs. It also prepares the programmes for the training of entrepreneurs. During 2012-13, altogether 596 entrepreneurs have been provided proper guidance and necessary information. A sum of Rs. 104 lakh was approved towards the establishment cost for the year 2012-13. The yearwise physical and financial achievements of *Udyog Mitra* are presented in Table 3.20.

**Table 3.20 : Physical and Financial Achievements of Udyog Mitra**

Year	Amount Allotted (Rs. lakh)	Amount spent (Rs. lakh)	No. of Entrepreneurs benefited
2008-09	25.00	25.00	685
2009-10	60.00	60.00	679
2010-11	66.00	66.00	630
2011-12	100.00	67.48	753
2012-13	104.00	78.73	596
2013-14*	120.00		296

Source : Udyog Mitra, GOB

**Chart 3.9 : Physical Achievement of Udyog Mitra**



### Land Bank

The land acquisition is an important programme for industrialisation of the state. Under this, the lands are acquired and allotted for industrial purpose and other development programmes like establishment of public institutions. In this context, it has been decided to establish a corpus fund upto a limit of Rs. 1500 crore for the Land Bank Programme. A resolution has been passed to prepare a guideline for acquisition and allotment of the land, and administration of fund. During 2012-13, a sum of Rs. 30 crore has been sanctioned under this programme.

The Land Bank Programme is being implemented by the Infrastructure Development Authorities, Patna. Till 2011-12, a sum of Rs. 1090 crore has been made available to the Authority. The Land Bank has allotted funds for the following projects — (i) Nalanda University, (ii) Industrial Area, Bihta, (iii) Mega Industrial Park, Bihta, (iv) Madhepura University, (v) Extension of Gaya Airport, (vi) Rizwara Place, Patna, (vii) Rohtas Industries in Suara Village, (viii) Construction of Thermal Power in Chausa (Buxar), (ix) Construction of Thermal Power in Kajra, Lakhisarai, (x) Construction of Thermal Power in Pirpainti, Bhagalpur and (xi) Growth Centre in Kahalgaon and Bhagalpur.

#### Bihar Industrial Area Development Authority (BIADA)

BIADA is responsible for acquiring land and developing necessary infrastructure like roads, power, etc. in the industrial areas and then allot the land to the investors for establishment of industries. This scheme is carried out through its four regional offices at Patna, Bhagalpur, Muzaffarpur and Darbhanga. Upto September, 2013, BIADA had acquired a total of 4358 acres of land, of which 3624 acres (61 percent) could be allotted to the units (Table 3.21).

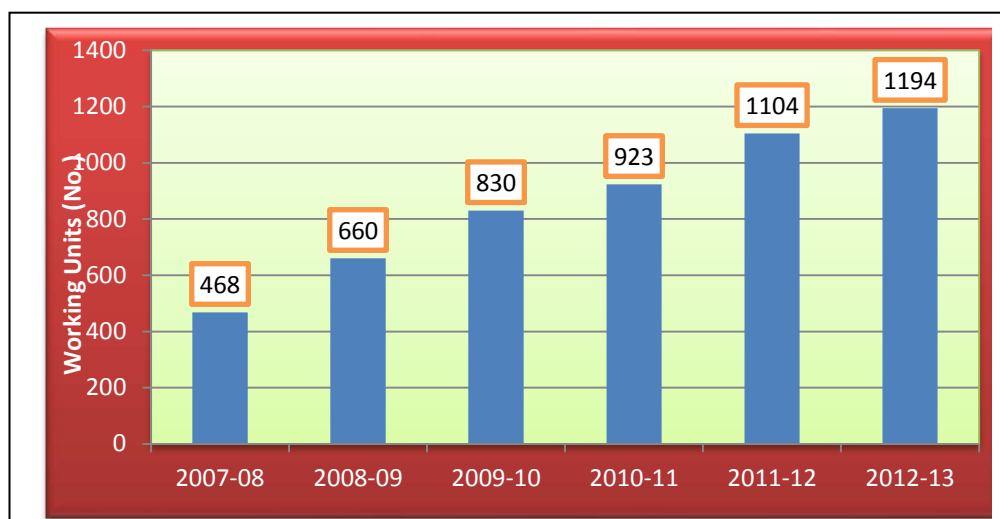
**Table 3.21 : Regionwise Details of BIADA Activities (as on September, 2013)**

Regional Office	Land Acquired (in Acres)	Total Land Allotted		Total Vaccant Land		No. of Running Units
		Land (in Acres)	Land Reserved for Infrastructure, Administrative Blocks, Roads etc. (in acres)	Vaccant Land (in acres)	% Share to Alloted Land	
Patna	2660.53	2363.42	252.51	44.60	1.89	587
Bhagalpur	531.64	425.36	101.42	4.86	1.14	209
Dharbhanga	417.05	313.31	76.67	27.07	8.64	134
Muzaffarpur	748.98	521.65	183.22	44.11	8.46	264
<b>Total</b>	<b>4358.20</b>	<b>3623.74</b>	<b>613.82</b>	<b>120.64</b>	3.33	<b>1194</b>

Source : BIADA, GOB

In its four regions, 2516 units were established on the allotted lands till 2012-13; however, only 1194 of them are in production (47 percent). Under BIADA, there are altogether 50 industrial areas/estates/growth centres across the state (Table A3.5) (Appendix).

**Chart 3.10 : Yearwise Description Units in Production under BIADA**



The state government has also approved establishment of Industrial Areas under private sector. The establishment of private industrial areas will be through the 'Special Purpose Vehicle' for which by-laws will be prepared soon. In order to develop the infrastructure in the private industrial areas, 30 percent subsidy will be given by the state government in four instalments to the maximum limit of Rs. 50 crore.

#### District Industries Centre (DIC)

The District Industries Centres (DIC) were established for promoting enterprises, particularly the medium, small and micro, at the district level. They render all possible help and guidance in establishing the units within the district. It is also involved in implementation of Prime Minister Employment Generation Programme (PMEGP) in the districts and accounted for around 78 percent of the total disbursement to beneficiaries and 73 percent of the total additional employment generated under the programmes during 2012-13. In the establishment of MSMEs, the achievements of DICs in relation to their targets have steadily declined since 2007-08. As is discerned from Table 3.22, as against the annual target of 8000, the achievements in recent years have been less than 50 percent. This warrants a sincere approach by the DICs and Department of Industries, so that the gap between the target and achievement is reduced to a minimum.

**Table 3.22 : Achievements of DIC under MSME**

Year	Target (No.)	Achievement		
		No.	Amount Loans/ Investments (Rs. Lakh)	Achievement as % of target
Establishment of MSME				
2007-08	7000	7202	13482.98	102.89
2008-09	8000	6154	11886.06	76.93
2009-10	8000	5091	12864.46	63.64
2010-11	8000	4835	18556.77	60.44
2011-12	8000	3962	38563.91	49.53
2012-13	8000	3737	24173.19	46.71
2013-14, upto September 13	8000	476	20094.80	

Source : Department of Industry, GOB

### Exports

Bihar has a very negligible share in India's export. As per the fourth MSME census, only 726 enterprises in Bihar, which constituted 1.56 percent of India's total exporting units, were exporting items worth Rs. 7.98 crore. The items included silk, handicrafts, handloom clothes, soft leather, litchi, mango pulp, makhana and more recently rice. But in the absence of a port, these were being handled at destinations outside the state, and hence specific data on exports from Bihar is not available.

### **3.8 Information and Communication Technology**

The information and communication technology industry is growing fast in India. The growth of the sector has led to tremendous pay-offs in terms of wealth creation and generation of high quality employment. However, this rapid growth is confined mostly to a few states and Bihar has largely been by-passed. However, IT-related infrastructure is coming up fast in the state and IT sector has started growing here. In 2012-13, the plan outlay for IT sector in the state was around Rs. 198 crore and, for 2013-14, it was Rs. 199 crore (Table A3.6) (Appendix). In 2012-13, many schemes for the development of IT sector have been taken up in the state.

### SWAN (Statewide Area Network)

With the central government assistance, a total of 533 Points of Presence (PoP) are operational in the state under SWAN — 1 at state headquarters, 37 at the district headquarters and 495 at the block headquarters. Bihar State Electronics Development Corporation (BELTRON), Patna,

is the nodal agency for establishing Local Area Network (LAN) under BSWAN scheme at the sub-division and the block levels.

**Table 3.23 : Status of BSWAN Project**

Particulars	SHQ	DHQ	BHQ	Total
Total No. of PoPs as per approval	01	37	495	533
No. of PoPs for which exact room location has been identified	01	37	495	533
No. of PoPs for which sites are ready for equipment installation	01	37	495	533
No. of PoPs for which equipment installation is completed	01	37	495	533
No. of PoPs which have been connected by Bandwidth Service Provider using leased line connectivity	01	37	495	533
No. of PoPs which have been connected by Bandwidth Service Provider using RF or VSAT connectivity	0	0	0	0
No. of Operational PoPs	1	37	495	533

Source: Department of IT, GOB

#### Sec. LAN (Secretariat Level Area Network)

A total of 3300 Data Nodes have been established at all the secretariat offices under Sec LAN. Besides 885 data nodes at main secretariat and 930 at Vikas Bhawan, this facility has been established at almost all the important government offices at Patna.

**Table 3.24 : Status of Sec LAN (Secretariat Local Area Network)**

Name of Building Covered	Total Data Nodes	Completed
Old Secretariat	885	885
Vikash Bhawan	930	930
CM Secretariat	39	39
Technology Bhawan	117	117
Vishwesariya Bhawan	714	714
Sichai Bhawan	288	288
Soochna Bhawan	132	132
Beltron Bhawan	12	12
Lalit Bhawan	105	105
Advocate General	37	37
Accountant General	5	5
CM Residence	8	8
Antaghat VAT Office	14	14
Kankarbagh	14	14
Total	3300	3300

Source : Department of IT, GOB



### Common Service Centre (CSC)

The CSC is a core infrastructure of the national e-governance. The Common Service Centres have been established in all the 9 divisions of the state. As may be discerned from Table 3.25, out of a total of 8463 CSCs approved, 8274 centres have already been established and the remaining will be established shortly.

**Table 3.25 : Status of Common Service Centre Project**

Name of Division	Total CSC	Total CSC Established
Patna	1347	1319
Bhagalpur	427	427
Darbhanga	1110	1110
Kosi	504	496
Saran	857	831
Munger	774	740
Magadh	883	861
Tirhut	1728	1708
Purnia	833	782
Total	8463	8274

Source : Department of IT, GOB

### e-District

This project is approved and implemented in 4 districts of Nalanda, Aurangabad, Gaya and Madhubani on pilot basis, and a total of 94 e-Districts have been established. Under this project, a provision has been made to render services like providing certificates, pensions and other facilities through Common Facilitation Centres (CFC) established at the blocks and Vasudha Kendras at Panchayats. The charges for various categories of services rendered have also been recommended.

### e-Governance

This ambitious project has been approved under the state plan. The e-Governance scheme is being implemented through all the 533 PoPs under SWAN, 8274 CSCs, 94 e-District and all 3300 Data Points established in the state. Ten departments of the Government of Bihar have started e-Procurement and 7579 tenders have been hosted during 2012-13.

### 3.9 Investment Climate

The industrial growth parri-passu depends upon investments and capacity additions on a sustained basis which, in turn, depends upon resources, physical infrastructure, policy framework and necessary incentives. In recent years, Bihar's economy has been growing significantly, primarily as a result of improved infrastructure and new Industrial Incentive Policy, 2011.

#### Investments

Till September, 2013, the State Investment Promotion Board (SIPB) has approved a total of 1362 proposals for establishment of industrial units in the state, involving an investment of Rs. 2.83 lakh crore, with employment potential of 2.01 lakh persons. A glance through Table 3.26(A) reveals that 56 percent of the proposals approved are for food processing, while power plants constituting around 8 percent of the total proposals.

**Table 3 26(A) : Proposals Approved by SIPB (Upto September 2013)**

Items	Upto 2010-11	2011-12	2012-13	2013-14, Upto Sept. 2013	Total
No. of Proposals approved	427	263	417	255	1362
Proposed Investment (Rs. crore)	220714	40744	17452	4408	283318
Proposed Employment	96009	31322	58699	14988	201018
<b>Sector-wise</b>					
(i) New Sugar Mill	15	1	0	0	16
(ii) Expansion of working sugar mills	8	2	0	0	10
(iii) New Ethanol Plant of working sugar Mill	2	1	0	0	3
(iv) Ethanol-cum-sugarcane Juice	4	0	0	0	4
(v) Power Plant	53	16	31	9	109
(vi) Food Processing	207	161	237	162	767
(vii) Steel Processing & Cement	32	9	18	8	67
(viii) Technical Institution	27	6	6	9	48
(ix) Medical College and Hospital	12	0	6	1	19
(x) Others	67	67	119	66	319

Source : Department of Industry, GOB

Out of a total of 1362 proposals approved, 189 units or around 13.9 percent have started functioning with an investment of Rs. 5653 crore; the implementation of another 184 (13.5 percent) of the proposals is in progress. For the remaining 72.6 percent of the proposals, the implementation work is in initial stages only.

**Table 3.26 (B) : Implementation Stages (2012-13, September 2013)**

Stages of Implementation	No. of Units
No of completed/working units	189
No of units where implementation work of projects are in progress	184
No of units where implementation work of projects are in initial stage/ implementation works of projects yet to start/work is not started/ interest is not being taken/stopped work for any other reasons	989
Total	1362
Investment made so far (Rs. crore)	5653.64

Source : Department of Industry, GOB

With a view to attracting the investments in a big way and provide suggestions to the state government on the issue, very recently the Bihar State Industrial Investment Advisory Council under the Chairmanship of Hon'ble Chief Minister has been reconstituted. Other members of the Committee include ministers of relevant departments, well known industrialists from Bihar and elsewhere, and representatives of industrial organisations.

### **3.10 Tourism**

Tourism is the largest service industry in India, contributing 6.23 percent to the national GDP and around 9 percent to the total employment in the country. Bihar also has a great potential to develop tourism. Its rich heritage, cultural diversity, and geographical variations make it an attraction for international tourists. The state government is making endeavours to develop tourism in a systematic manner in order to position it as a major engine of economic growth and harness it for more revenues and employment. Bihar, where Buddhism originated, boasts of a fairly rich Buddhist legacy. The Buddhist sites like the Mahabodhi Temple in Bodh Gaya, the ruins of Nalanda University and a stupa at Vaishali are becoming strong favourites among the tourists. Besides Buddhist circuit, some Sufi, Sikh and Jain circuits are also being developed.

The state government is developing new tourists sites and renovate the dilapidated ones. The Department of Tourism has undertaken both infrastructure development and commercial activities to promote tourism. The renovation of old tourist circuits and identification and development of new ones have been taken up on a very large scale. The key infrastructure development works are being taken up in the form of tourists' residence, power, safe drinking water, sewerage, etc. The important destinations are being connected by better road, rail and air routes. The efforts are being made to improve the existing service level in accordance with the tourists' demand and needs. As a result of various endeavours made by the state government

over the years, the footfall of foreign tourists has increased manifold. As may be seen from Table 3.27, the number of foreign tourists recorded more than six times increase in 2012 (11 lakh) over 2007 (1.77 lakh); simultaneously, during the period, the number of domestic tourists was more than doubled.

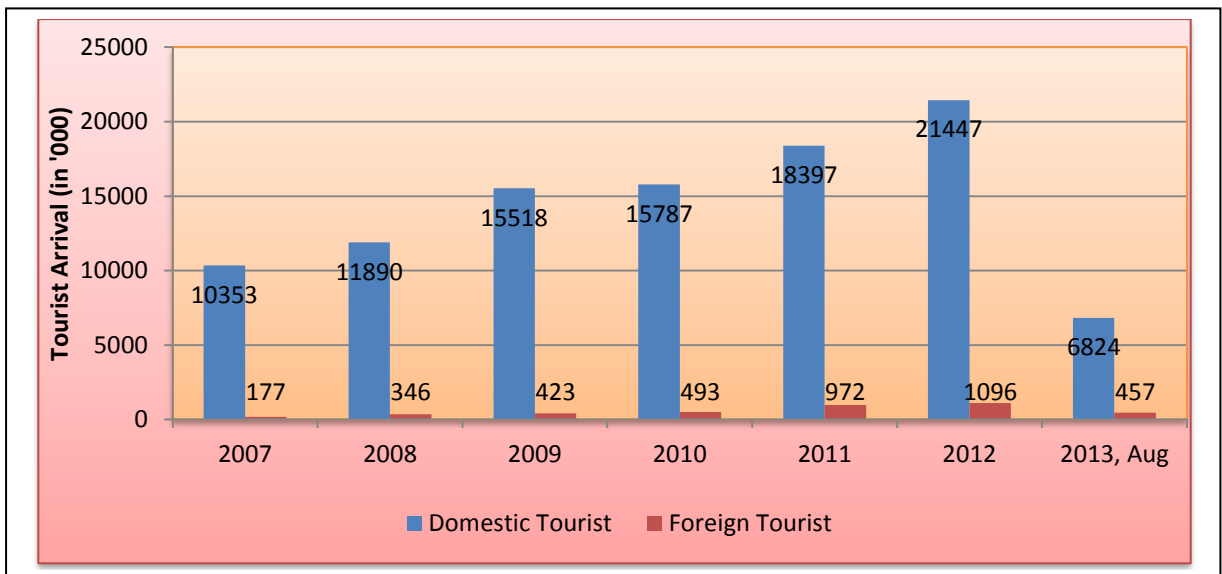
Of the total foreign tourist arrival in top 10 states in India, 5 percent visited Bihar, putting the state at the sixth rank among the top ten in 2013. As many as 68 lakh domestic visitors came to Bihar in 2013, till August. The arrangements of guides have also been made in adequate number at all the tourist places. Altogether 120 trained guides have been deployed at different tourist places for the convenience of the tourists.

**Table 3.27 : Yearwise Tourist Arrival (in thousands)**

Year	Domestic Tourist	Foreign Tourist	Total	Percent Change
2007	10353	177	10530	-2.22
2008	11890	346	12236	16.20
2009	15518	423	15941	30.28
2010	15787	493	16280	2.13
2011	18397	972	19369	38.47
2012	21447	1096	22544	16.39
2013 (upto Aug. 13)	6824	457	7282	

Source : Department of Tourism (GOB)

**Chart 3.11 : Yearwise Tourist Arrival (in thousands)**



The Department of Tourism is gearing up for a grand commemoration of world famous Sonapur Mela, Asia's largest cattle fair, organising Rajgir Mahotsava, and promoting other

shortlisted Melas and festivals. It has also planned every aspect of the International Trade Fair, 2013, organised in New Delhi.

In order to attract more foreign tourists, the Department of Tourism has an ambitious plan to develop one hotel in Patna and three others at Gaya, Muzaffarpur and Rajgir into four star enterprises. The lands are also being acquired for more hotels in the state. The Department also plans to develop water, health and rural tourism in the state and altogether 66 projects worth Rs. 12.5 crore are awaiting the Departments' clearance. The Bihar State Tourism Development Corporation is the government undertaking responsible for the commercial activities and infrastructure development for promoting tourism in the state. It also runs various hotels and provides transportation facilities along with devising a variety of tour package for different destinations to attract tourists to Bihar.

The Department of Tourism has utilised almost the whole of its total budget in all the recent years. For example, in 2012-13, against an approved budget of Rs. 10006.66 lakh, a sum of Rs. 9930.54 lakh was utilised, with utilisation percentage working out to almost 100 percent.

**Table 3.28 : Details of Budget and Expenditure of Tourism Department**

(Rs. in lakh)

Sl. No.	Year	Approved Budget	Expenditure	% Share
1	2007-08	2679.42	2673.54	99.78
2	2008-09	2513.02	2512.78	99.99
3	2009-10	2978.00	2978.00	100.00
4	2010-11	2975.18	2954.81	99.31
5	2011-12	3043.89	2994.08	98.36
6	2012-13	10006.66	9930.54	99.24
7	2013-14 to Sep' 13	14308.42	4810.00	33.62

Source : Department of Tourism (GOB)

### **3.11 Challenges and Prospects**

Despite positive turnaround in the recent years, Bihar cannot be considered as a developed state in the country owing to poor industrialization in the state. Normally, the factors leading to industrial growth in any state are investments, human resource and quality infrastructure. The state government is making constant endeavours to make improvements in these sectors. However, investors do not come forward mainly on account of non-availability of land and poor banking services to industry, particularly micro, small and medium enterprises. Around 92 percent of entrepreneurs, falling under micro, small and medium scale industries, are not

taking benefits from the banking service. The main reason for this state of affairs is the lack of awareness about the specific schemes of banks. The banking professionals, both from the public and private sectors, should come forward to help MSMEs in promoting industrialisation of the state.

Moving to tea industry in the state, there are only seven processing plants in Kishanganj, although, there is a need for 50 such plants. Due to inadequacy of processing plants in the area, a majority of growers have to ferry their green leaves to neighbouring north Bengal. Again, the area in and around Kishanganj district does not figure prominently on the tea map of the country. Besides, there has not been any tea policy and there are no incentives like subsidy, etc. Loans are also not available to growers and irrigation remains a major concern. However, the state government is working on tea policy and would soon come out with it.

The challenge before the state government is to instil a sense of confidence among the investors to invest in the state. The state government has already indentified the problems and made required moves to promote the industrialization process in the state. Towards this, some key infrastructures like roads, power, skill development training, etc. have been started on a massive scale. For skill development training, the National Institute of Entrepreneurship and Small Business Development (NIESBUD), an autonomous institute under the Union Ministry of MSME, is going to set up soon modern vocational skill development centres in all the districts of Bihar. To begin with, such centres would be set up in 14 districts and the remaining districts will be covered later. At such centres, the different trades to students will be allotted based on their aptitude tests. The state government has also started a dialogue with the central government to remove the bottlenecks in power sector. Besides, the state government has adopted attractive industrial policies, under which several measures have been taken to promote industrial infrastructure like better roads, improved power situation and provision of water and drainage system. The big business houses have already started investing in the state for creating industrial ambience in the state, but more investments are required for faster growth of industrial sector. The state has thrown open many opportunities for the entrepreneurs in various sectors like manufacturing, food processing, tourism, dairy, IT, sugar, tea, and other sectors. The agro-based industries would be a great success in the state because of its agriculture-based economy.

The present state government is removing all misconceptions about Bihar and working as a catalyst to promote industrialisation. The constitution of Bihar State Industrial Investment Advisory Council, with big industrialists as its members, will help the state in successfully attracting the investors and big investments.

**APPENDIX**

**Table A 3.1 : Value of output and Net value added of selected agro and non-agro based industries (Bihar and India) (2010-11)**

(Rs. crore)

NIC 2008	Industrial Group	Value of Output			Net Value Added		
		India	Bihar	Bihar's Percentage Share	India	Bihar	Bihar's Percentage Share
<b>Agro Based</b>							
10+11+ 12	Food Products/Beverages/ Tobacco Products	608926	5746	0.94	64194	984	1.53
13+14	Textiles/Wearing Apparael	348535	212	0.06	51720	54	0.10
15	Leather & Leather Products	31264	56	0.18	4597	11	0.23
16+31	Wood & Wood Products / Furniture	27790	120	0.43	3507	21	0.60
17+18+ 58	Paper & Paper Products/ printing and Reproduction of Recorded Media/Publishing Activities	93310	607	0.65	17907	319	1.78
	<b>Sub Total</b>	1109825	6741	0.61	141924	1388	0.98
<b>Non- Agro Based</b>							
19	Coke and Refined Petroleum Products	679718	24031.43	3.54	77734	2359	3.03
20	Chemicals and Chemical products	352290	65.72	0.02	60015	13	0.02
21	Basic Pharmaceutical Products	135728	56.32	0.04	39170	18	0.05
22	Rubber and Plastic Products	154725	210.41	0.14	29221	39	0.13
23	Non-Metallic Mineral Products	146166	1013.55	0.69	34315	373	1.09
24+25	Metals/ Fabricated Metal Products Except Machinery and Equipment	802919	1885.14	0.23	116203	137	0.12
27+28+ 33	Electrical Equipment/ Machinery and Equipment NEC/Repair and Installation of machinery equipment	431317	171.06	0.04	81973	28	0.03
29+30	Motor vehicle, Trailor, Semi- Trailor/ Other Transport Equipment	409843	46.69	0.01	60736	12	0.02
	Others	190270	1830.46	0.96	31488	48	0.15
	Sub-Total	3302976	29310.78	0.89	29310.78	3027	10.33
	<b>Grand Total</b>	4412801	36051	0.82	171235	4415	2.58

Source : Annual Survey of Industries, 2010-11

**Table A 3.2 : Structure of Industries in Bihar (2009-10 and 2010-11)**

Industrial Group	No. of factories		Factories in operation		Total output (Rs crores)		Net Value added (Rs crores)		Percentage share					
	2009-10	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10	2010-11	Factories in operation		Total output (Rs crores)		Net Value added (Rs crores)	
									2009-10	2010-11	2009-10	2010-11	2009-10	2010-11
<b>Agro based</b>														
Food Products/Beverages/Tobacco Products	309	621	267	561	4617.39	5746.06	987.69	983.7	15.48	22.03	16.34	15.94	42.55	22.33
Textiles/Wearing Apparael	19	28	16	28	107.75	211.81	30.08	54.03	0.93	1.10	0.38	0.59	1.30	1.23
Leather & Leather Products	9	7	9	6	56.86	56.03	8.97	10.69	0.52	0.24	0.20	0.16	0.39	0.24
Wood & Wood Products /Furniture	129	185	123	165	68.11	119.58	10.52	20.88	7.13	6.48	0.24	0.33	0.45	0.47
Paper & Paper Products/printing and Reproduction of Recorded Media/Publishing Activities	44	77	39	62	157.04	607.08	55.84	318.76	2.26	2.43	0.56	1.68	2.41	7.24
<b>Non-agro based</b>														
Coke and Refined Petroleum Products	55	58	55	58	17745.92	24031.43	193.09	2,359.18	3.19	2.28	62.81	66.66	8.32	53.56
Chemicals and Chemical products	30	47	20	41	222.07	65.72	18.35	12.54	1.16	1.61	0.79	0.18	0.79	0.28
Basic Pharmaceutical Products	17	24	17	18	173.27	56.32	42.82	18.29	0.99	0.71	0.61	0.16	1.84	0.42
Rubber and Plastic Products	25	34	25	34	199.82	210.41	100.88	38.53	1.45	1.33	0.71	0.58	4.35	0.87
Non-Metallic Mineral Products	987	1300	884	1162	751.3	1013.55	187.03	373.3	51.25	45.62	2.66	2.81	8.06	8.47
Metals/ Fabricated Metal Products Except Machinery and Equipment	113	138	108	134	1,925.47	1885.14	564.04	136.6	6.26	5.26	6.81	5.23	24.30	3.10
Electrical Equipment/Machinery and Equipment NEC/Repair and Installation of machinery equipment	25	51	19	50	336.46	171.06	66.01	28.42	1.10	1.96	1.19	0.47	2.84	0.65
Motor vehicle, Trailor, Semi-Trailor/ Other Transport Equipment	14	11	13	11	29.83	46.69	2.37	1.6	0.75	0.43	0.11	0.13	0.10	0.04
Other Manufacturing	4		3		12.36		1.64		0.17	0.00	0.04	0.00	0.07	0.00
Others	<b>139</b>	226	<b>127</b>	217	1851.16	1830.46	51.97	48.47	7.36	8.52	6.55	5.08	2.24	1.10
<b>Total</b>	<b>1919</b>	<b>2807</b>	<b>1725</b>	<b>2547</b>	<b>28,254.81</b>	<b>36,051.34</b>	<b>2,321.30</b>	<b>4404.99</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>

Source : Annual Survey of Industries, 2009-10 and 2010-11



**Table A 3.3 : Social Category-wise Achievement of Micro, Small and Medium Enterprises in 2012-13**

Category	Divisions										Total	Investment/ Employment per unit
	Items	Patna	Munger	Bhagalpur	Purnea	Magadh	Darbhangha	Koshi	Tirhut	Saran		
Total (No.)	Micro	915	390	215	332	466	362	284	454	263	3681	
	Small	33	3	0	1	7	0	0	8	1	53	
	Medium	3	0	0	0	0	0	0	0	0	3	
	Total	951	393	215	333	473	362	284	462	264	3737	
	Investment (in Rs. lakhs)	17091.60	2522.21	4	341.16	9917.49	492.18	188.55	828.24	1874.6	33260.03	6.44
	Employment	4503	1660	15	696	2064	414	337	581	1294	12124	3.08
General (No.)	Micro	894	322	215	289	397	359	276	454	212	3418	
	Small	33	3	0	1	7	0	0	8	1	53	
	Medium	3	0	0	0	0	0	0	0	0	3	
	Total	930	325	215	290	404	359	276	462	213	3474	
	Investment (in Rs. lakhs)	7982.89	2466.07	4	310.93	4323.51	489.83	179.35	828.24	1615.3	18200.12	5.24
	Employment	4388	1483	15	553	1772	408	320	581	1081	10601	3.05
SC/ST (No.)	Micro	6	59	0	2	31	3	3	0	17	121	
	Small	0	0	0	0	0	0	0	0	0	0	
	Medium	0	0	0	0	0	0	0	0	0	0	
	Total	6	59	0	2	31	3	3	0	17	121	
	Investment (in Rs. lakhs)	1.23	25.73	0	1.18	61.29	2.35	1.2	0	44.63	137.61	1.14
	Employment	20	101	0	6	92	6	6	0	58	289	2.39
Minority (No.)	Micro	15	9	0	41	38	0	5	0	34	142	
	Small	0	15	0	0	1	0	0	0	0	16	
	Medium	0	0	0	0	0	0	0	0	0	0	
	Total	15	24	0	41	39	0	5	0	34	158	
	Investment (in Rs. lakhs)	20.67	30.41	0	29.05	5532.69	0	8	0	214.67	5835.49	36.93
	Employment	95	76	0	137	200	0	11	0	155	674	4.27

Source : Department of Industry, GOB

**Table A3.4 : Types of Minerals Available in Bihar**

District	Availability of Minerals
Bhagalpur	Red Soil, Brick, Sand, Stone, Mica
Banka	Granite, Galena, Brick, Sand, Stone, Mica
Munger	Quartzite, Bauxite, Asbestos, Slate, China clay
Jamui	Gold, Magnetite, Soapstone, Quartzite, brick, Stone, Mineral Water, Sand
Lakhisarai	Quartzite, Sand, Brick
Sheikhpura	Stone, Brick, Moram
Rohtas	Limestone, Sandstone, Sail, Pyrite, Brick, Stone, Sand
Kaimur	Brick, Stone, Sand
Gaya	Brick, Stone, Sand, Magnetite, Moram
Aurangabad	Brick, Stone, Sand, Moram
Jehanabad/ Arwal	Brick, Sand
Patna	Brick, Sand
Bhojpur	Brick, Sand
Nalanda	Quartzite, Brick, Stone, Sand
Nawada	Mica, Beryl, Brick, Sand, Stone
Siwan	Brick
Saran	Brick, Sand
Gopalganj	Brick
Betiah	Brick, Stone, Sand, Petroleum
Motihari	Brick, Gold
Muzaffarpur	Brick, Sand
Vaishali	Brick, Sand
Darbhanga	Brick, Sand
Madhubani	Brick
Samastipur	Brick, Sand
Sitamarhi	Brick
Begusarai	Brick
Khagaria	Brick
Purnea	Brick, Sand, Petroleum
Katihar	Brick
Saharsa, Supaul	Brick, Sand, Petroleum
Madhepura	Brick, Sand

Source : Department of Mines and Geology, GOB

**Table A3.5 : Industrial Area/Estate/Growth Centres under BIADA (2013-14, upto Sept. 2013)**

Sl.	Name of Industrial Area/Estate/Growth Centres	Sl.	Name of Industrial Area/Estate/Growth Centres
1	Patliputra (I/E)	26	Raxaul
2	Fatuha	27	Sitamarhi
3	Haijpur	28	Siwan
4	EPIP	29	Bela
5	Biharsharif	30	Dharampur
6	Nawada	31	Donar
7	Gaya	32	Pandaul
8	Jehanabad	33	Jhanjharpur
9	Aurangabad (IA)	34	Samastipur
10	Aurangabad (GC)	35	Saharsa
11	Barun	36	Murliganj
12	Vikramganj	37	Udakishanganj
13	Buxar	38	Khagaria
14	Bihiya	39	Barari
15	Gidha	40	Jamalpur
16	Bihta (IA)	41	Munger
17	Bihta (MIP)	42	Sitakund
18	Kopakala	43	Lakhisarai
19	Barauni	44	GC Kahalgaon
20	Dehri-on-Son	45	GC Maranga, Purnea
21	Muzaffarpur (IA)	46	Purnea City
22	Muzaffarpur (IE)	47	Forbesganj
23	Bettiah	48	Katihar
24	Kumarbagh	49	Khagaria (Kishanganj)
25	Ramnagar	50	Bhediadangi (Kishanganj)

Source : BIADA, GOB

**Table A3.6 : Plan Outlay for Information Technology Department**

Sl. No.	Name of Project	Outlay (Rs. lakh)	
		2012-13	2013-14
1.	Common Service Centre	900.00	600.00
2.	SC sub-Plan for CSC	131.00	100.00
3.	Chief Minister's Public Grievances	64.56	200.00
4.	D.P.R. Preparation	300.00	300.00
5.	e-Purchase	100.00	100.00
6.	State Portal	200.00	200.00
7.	Knowledge City	2500.00	2500.00
8.	Capacity Building	380.00	380.00
9.	SC sub-Plan for Capacity Building	120.00	2358.92
10.	State Data Centre	772.00	1900.00
11.	SC sub-Plan for State Data Centre	120.00	196.00
12.	e-Governance State Plan	6500.00	4761.08
13.	SC sub-Plan for e-Governance State Plan	500.00	307.08
14.	e-District Plan	100.00	100.00
15.	Sec.LAN	2000.00	1500.00
16.	Modernization of I.T. Building	370.00	300.00
17.	SWAN	4500.00	4000.00
18.	SC sub-Plan for SWAN	200.00	100.00
<b>Total `</b>		<b>19757.56</b>	<b>19903.08</b>

Source: Department of IT, GOB

## **CHAPTER IV**

### **INFRASTRUCTURE AND COMMUNICATIONS**

Infrastructure and communications play a strategic role in the growth of any economy. Keeping its importance in view, the Twelfth Plan lays great emphasis on the development of the infrastructure sector. Not only the availability of infrastructure, but its quality is equally important in achieving a sustained and inclusive growth. The opening of infrastructure sector for private sector has increased its participation in such projects from 22 percent in the Tenth Plan to 38 percent in the Eleventh Plan, and it is expected to rise further to 48 percent during the Twelfth Plan period. In infrastructural investment, it is extremely important to avoid time overruns, since delays in completion escalate the cost and widen the availability gap. Equally important is their regular maintenance, in the absence of which the projects run into disuse much before their expected life.

#### **4.1 Roads**

The roads are important basic infrastructure, playing a crucial role in development of other essential infrastructure in a region. For this, not only the trunk roads are needed, but equally important is the wide network of arteries for better connectivity to take the developmental activities to the remote areas. The state government has taken up the construction of roads and bridges on a large scale in keeping with its resolution of connecting the state capital with the remotest area so as to cover the distance within a maximum time of 6 hours. Besides, with a view to ensuring better maintenance of roads in the state, a Bihar Road Resource Protection Policy has been prepared in 2013-14. However, despite all these endeavours, the state continues to remain much behind the all-India average in terms of road length both per lakh of population and per 100 sq. kms. Against a road length of 347.05 kms per lakh of population at all-India level in 2011-12, Bihar presented a very dismal picture with only 108.60 kms. Even the road length per 100 sq. kms. was much less in Bihar (119.72 kms.), compared to all India (127.76 kms.). In 2012-13, Bihar with 174.88 kms. of road length per lakh population lagged much behind the all-India (387.53 kms) average as before; but, in terms of road length per 100 sq.km., it by-passed all-India (142.67 kms) with a record achievement of 192.78 kms. As is discerned from the Table 4.1, in 2012-13, Bihar recorded a big jump by over 73 kms. over the previous year, as against only 15 kms. at the all-India level.

**Table 4.1 : Average Length of Road in Bihar and India (2011-12 and 2012-13)**

Year	Road Length per lakh population (Kms.)		Road Length per 100 sq. kms.	
	Bihar	India	Bihar	India
2011-12	108.60	347.05	119.72	127.76
2012-13	174.88	387.53	192.78	142.67

Source : Department of Road Construction, GOB

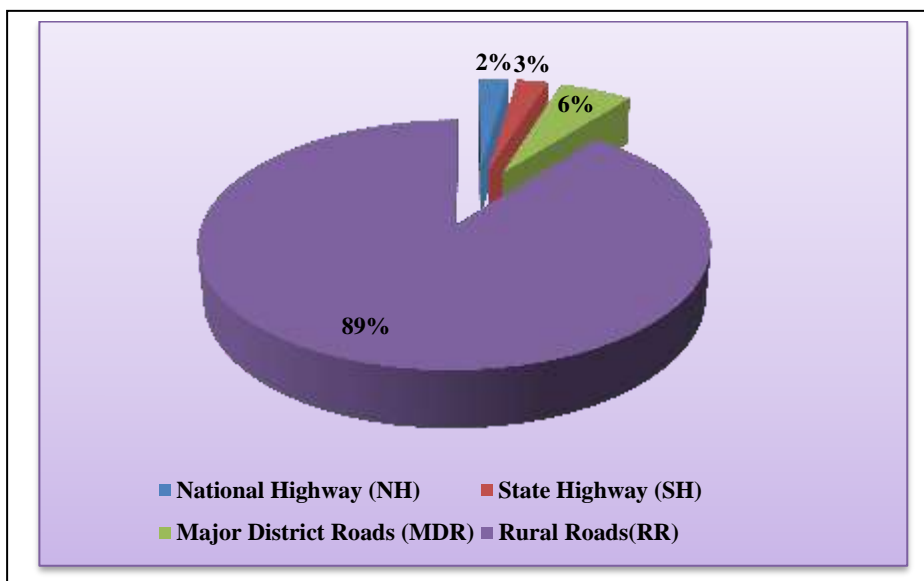
During the period October, 2012 and September, 2013, there has been an increase of 466.33 kms. in the length of National Highway (NH) in the state, registering an increase of 12.5 percent. However, the State Highways registered a decline in road length of about 374 kms. during the period, indicating that this much length of SH has been upgraded as NH during the year. The Major District Roads (MDR), registered an increase of 4.64 percent over the last year, and the length of rural roads increased by around 32.5 percent (Table 4.2).

**Table 4.2 : Length of Roads in Bihar in 2011-12 and 2012-13**

Category	Road Length (km.)		
	September 2012	September 2013	Increase/ Decrease over the year
National Highway (NH)	3734.38	4200.71	466.33
State Highway (SH)	4857.00	4483.19	-373.81
Major District Roads (MDR)	9030.59	9449.36	418.77
Rural Roads(RR)	122598.00	162407.15	39809.15
Total	140219.97	180540.41	40320.44

Source : Departments of Road Construction & Rural Works, GOB

**Chart 4.1 : Length of Roads in Bihar (2012-13)**



The highways and roads in the state are constructed under different categories, based on width. As may be observed from Table 4.3, while National Highways (NH) and State Highways (SH) reportedly has the higher proportion in double lane category of 7.00 meter width, the Major District Roads mostly consist of single lane category (3.75 m. width). The districtwise road network in Bihar is given in Table A4.1 (Appendix).

**Table 4.3 : Status of Highways in Bihar (upto September 2013)**

Category of Highways	National Highways		State Highways		Major District Road	
	Length (Km)	Percentage share	Length (Km)	Percentage share	Length (Km)	Percentage share
Single Lane (3.75m. Width)	604.71	14.40	988.88	22.06	4758.24	50.36
Intermediate Lane (5.50m. Width)	847.39	20.17	679.59	15.16	3258.92	34.49
Double Lane (7.00m. Width)	1587.65	37.79	2770.74	61.80	1248.03	13.21
More than 7.00m. Width	1136.46	27.05	43.98	0.98	184.17	1.95
Missing Link	24.5	0.58				
Total	4200.71		4483.19		9449.359	

Source : Department of Road Construction, GOB

### National Highways (NH)

The National Highways connect the state with other states and hence assume great importance for its development. There were in all 28 National Highways in the state upto September 2012; with the addition of 4 more highways during the year, their number has now become 32, measuring a total length of 4200.71 kms. The National Highways are constructed under various categories, comprising of single, double, or multiple lanes, depending on the width of roads ranging from 3.75 m. to more than 7.00 m. During October, 2012 to September 2013, though the share of intermediate lane (5.50 m.) and double lane (7.00 m.) to the total NH length decreased, it showed an increase by around 6 percent in the share of NH with a width of more than 7 m.

The length of National Highways in Bihar is quite inadequate in view of its strategic location, bordering Nepal. Efforts are underway to increase the existing length. Under Phase I to VI, the works have been taken up for four lanning/six lanning of National Highways in Bihar, of which Golden Quadrilateral Project of 205.70 kms. is complete and the remaining are in progress (Table 4.4).

**Table 4.4 : Status of Upgradation of NH into four/six Lanning in Bihar**

Phase	Project	Length (kms.)	Remarks
I	Golden Quadrilateral	205.70	Completed
II	East-West Corridor	488.00	438 kms. Completed
III	NHD Project	1012.88	In Progress
IV	NHD Project	468.00	Work Allotted/Tendering Process
V	NHD Project Bordering U.P./Jharkhand	120.00 85.00	In progress Tendering Process
VI	NHD Project	Patna Ring Road	NHAI Preparing DPR

Source : Department of Road Construction, GOB

During the period 2006-07 to 2012-13, against the sanction limit by the state government, the yearly amount approved for road construction by the Ministry of Road Transport and Highways (MoRTH), the expenditure incurred and physical achievements against the approved amount are given in the Table 4.5.



**Table 4.5 : Status of Sanction Limit and Approved Amount for Road Construction by the Centre**

(Rs. crore)

Year	Sanction Limit	Amount Approved by Ministry	Expenditure	Physical Progress (kms.)
2006-07	243.00	112.29	120.77	337.00
2007-08	239.00	174.72	95.99	191.00
2008-09	316.00	276.07	104.23	216.00
2009-10	284.81	201.58	268.43	378.17
2010-11	109.00	86.97	288.87	383.35
2011-12	0.00	0.00	226.03	186.29
2012-13	427.51	267.34	74.07	28.00
Total	1619.32	1118.97	1178.39	1719.81

Source : Department of Road Construction, GOB

**State Highway**

The total length of State Highways (SH) in Bihar is 4483.19 kms., as on September, 2013. The State Highways have around 62 percent of double lane roads, 22 percent of single lane and 15 percent of intermediate lane roads. The four lane roads with width of 14 meters constitute a very negligible proportion (0.98 percent) of the total road length under State Highways.

**State Highways under Rashtriya Sam Vikas Yojana (RSVY)**

The state government has initiated an ambitious programme to develop the total length of State Highways to 2-lane standard under State Highways Development Programme (SHDP), with funding from Rashtriya Sam Vikas Yojana (RSVY). Accordingly, the upgradation work on 2045 kms. of State Highways was taken up under RSVY through a tripartite agreement signed in 2005 with the Central Public Works Department (CPWD) and M/s IRCON International (Table 4.6). The CPWD and IRCON were assigned 1715 kms. and 330 kms. of road lengths respectively. Out of 37 districts in which the works were located, the works in 4 districts (Vaishali, Samastipur, Darbhanga and Madhubani) were assigned to IRCON and in the remaining 30 districts to CPWD. The CPWD has completed the work on 1715 kms. and IRCON has completed 330 kms. of State Highways (Table A4.2 Appendix).

**Table 4.6 : Updated Progress of SH by different Agencies**

Agencies	Total Approved Length (kms.)	No. of Packages	Revised Administrative Approved Fund (Rs. crore)	Released Fund (Rs. crore)	Physical Progress (Kms.)
IRCON	330.00	17	888.79	880.03	329.57
CPWD	1715.00	35	2727.89	2716.95	1705.00
Total	2045.00	52	3616.68	3596.98	2034.57

Source: Department of Road Construction, GoB

Further, upgradation of two State Highways (44.4 kms of SH 79 and 24 kms of SH 104) with a total length of 68.4 kms. is being executed by CPWD and IRCON from the savings and interest accrued on deposits.

#### Bihar State Highways Projects (BSHP)

The state government has declared 2581.42 kms. of road of State Highways for their upgradation to 2-lane standard under Bihar State Highways Project (BSHP) and the Asian Development Bank (ADB) has in principle agreed to provide loans for the same.

Under BSHP Phase-I, upgradation of 820 kms. of State Highways was taken up at a cost of Rs. 1654.69 crore and the work was started in 2008. Of this, 658 kms. have been completed, and the remaining length is likely to be completed in 2013-14. The loan share for the project is 90 percent of the project cost, with remaining 10 percent to be borne by the state government. The total loan amount is US\$420 million (Rs. 2600 crore). Under Phase-II of BSHP, the upgradation of 386.67 kms. of State Highways was taken up at a total cost of Rs. 1814.73 crore. The work is in progress and is likely to be completed by June, 2015. Out of the total cost of the project, 70 percent is to be met from ADB loan and the remaining 30 percent to be borne by the state government. The total loan amount is US\$300 million (Rs. 1860 crore).

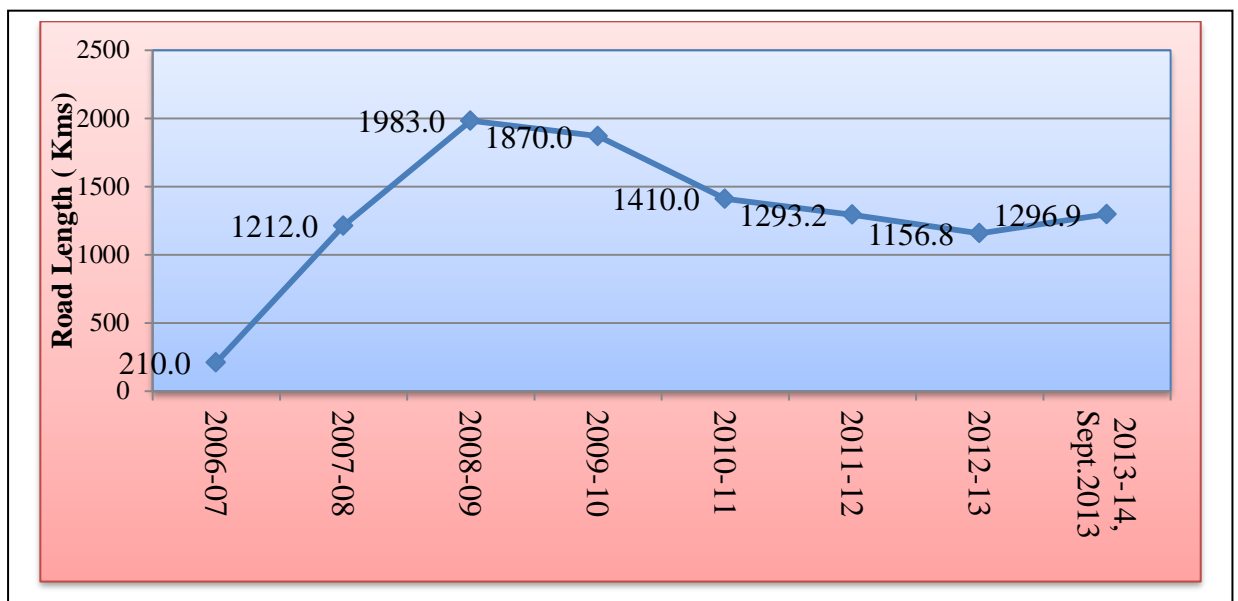
Under Phase-II (Additional Financing) of BSHP, upgradation of 254.51 kms. of State Highways has been taken up at a total cost of Rs. 1658.69 crore. The tenders have been awarded and work is likely to commence soon. Out of the total cost of the project, 80 percent is to be met from ADB loan, and the remaining 20 percent will be borne by the state government. The total loan is of the order of US\$300 million (Rs. 1860 crore).

### Major District Roads (MDR)

The Major District Roads in the state are 9449.36 kms. in length, with varying widths. However, in view of the inadequacy of width (3.05-3.50 m.) of a majority of MDRs in the state and their incapacity to cope with the increasing traffic intensity, the state government is making endeavours to upgrade these roads to a minimum intermediate lane standard with a width of 5.50 meters. The upgradation work will be taken up, subject to the availability of funds; in case such upgradation is not possible, their surface is planned to be renewed. In addition to various on-going projects, in 2013, a sum of Rs. 959.136 crore has been approved for renewal/widening of 1135 kms. of roads under plan head; and another Rs. 357.55 crore under non plan head for similar work in 964 kms. of roads.

Normally, the funds for the work are made available under state-plan, NABARD (RIDF), Central Road Fund, Indo-Nepal Border Parallel Road Development Programme and funds for economic importance as recommended by the Thirteenth Finance Commission. The length of MDRs constructed from 2006-07 to 2013-14 is presented graphically in Chart 4.2.

**Chart 4.2 : Roads constructed under Major District Roads**



For the year 2013-14, there is a target to complete 1100 kms. of roads. Besides, there is also a target to complete 150 kms. of roads in the Scheduled Castes dominated areas, for which there is a separate budget provision of Rs. 263.714 crore in 2013-14.

### Left Wing Extremism (LWE) Project

Under the Road Requirement Plan I (RRP-I) in the selected extremism-affected five districts (Arwal, Aurangabad, Gaya, Jamui and Jehanabad), a total of 44 (3 NH and 41 SH) road projects have been approved by the central government. This will include a total road length of 677.71 kms. (70.82 kms. NH and 606.89 kms MDR) at a total cost of Rs. 530.10 crore. The tenders have been completed in respect of all the 44 projects, and by September, 2013, a total length of 594.58 kms. has been completed. Under Road Requirement Plan II (RRP-II), proposal for upgrading of 86 road projects measuring 1514.36 kms have been forwarded to the central government for approval.

### Rural Roads

The rural roads provide network to connect villages and hamlets to the nearest towns and markets. The total length of rural roads works out to around 1.62 lakh kms. in Bihar, of which a substantial proportion is unpaved. The Rural Works Department constructs rural roads and bridges under various schemes and has completed about 39,809 kms. of roads at an expenditure of Rs. 18,743 crore, implying on an average laying of 41.47 kms. new roads per day upto September 2013 (Table 4.7).

**Table 4.7 : Schemewise Roads Constructed by Rural Works Department, upto September 2013**

Sl. No.	Name of the scheme	Road Construction (Kms.)	Bridge Construction (In No.)	Expenditure (Rs. crore)
1	Mukhya Mantri Gram Sadak Yojana	6023.16		2747.16
2	Apki Sarkar Aapke Dwar Yojana	660.30		296.16
3	Minimum Needs Programme	3908.35	34	1555.27
4	Special Component Programme for Schedule Caste (SCP)	365.28		295.57
5	R.I.D.F (NABARD Scheme)	1951.34	31	1217.94
6	Border Area Development Programme	60.27		23.55
7	Pradhan Mantri Gram Sadak Yojana	26840.45		12606.94
	<b>Total</b>	<b>39809.15</b>	<b>65</b>	<b>18742.59</b>

Source: Department of Rural Works, GOB

For providing all-weather single road connectivity to all unlinked habitations having population upto 250, construction of 22,363 roads with a total length of 37,908 kms. have been started under Mukhyamantri Gram Sampark Yojana. This project will be completed in a five-year period.

## 4.2 Bridge Sector

A rail-cum-road bridge, over the river Ganga, is under construction between Munger and Sahebpur Kamal. The initial cost of construction of this bridge was Rs. 921 crore, which has since been revised to Rs. 2361.87 crore. The foundation and sub-structure work is completed and the work on remaining super-structure and approach roads is in progress. There is a proposal to connect the approach road to this bridge to NH-80 in the south near Safiabab and in north to NH-31 near Umesh Nagar.

Similarly, the construction of rail-cum-road bridge is going on over the Ganga river between Digha and Sonapur, near Patna. The state share for construction of this bridge is met from the state fund under BRGF. Of the approved cost of Rs. 2921 crore for this bridge, a sum of Rs. 839 crore has been released by the Planning Commission on the state government recommendation. The work on foundation and sub-structure is completed. Again, the work on guide bund is nearly complete and 22 spans out of 36 have also been completed. The work is likely to be completed by March, 2015. This bridge will be connected to NH-98 in the south and NH-19 in the North (Table 4.8).

**Table 4.8 : Details of Digha - Sonapur Rail-cum-Road Bridge**

Sl. No.	Job Description	Approved Amount (Rs. crore)			Revised Approved Amount (Rs. Crore)			Physical progress
		Railway Share	State Share	Total	Railway Share	State Share	Total	
1	Main Bridge	516.00	394.00	910.00	1096.91	810.30	1907.21	Foundation - 100% Sub-structure - 100% Super-structure - 40%
2	Guide Dam	46.00	46.00	92.00	37.70	37.70	75.40	95%
3	Railway Approach Road	273.00	0.00	273.00	546.39	0.00	546.39	40%
4	Road Approach	0.00	114.00	114.00	0.00	392.00	392.00	0.20%
	Total	835.00	554.00	1389.00	1681.00	1240.00	2921.00	

Source : Department of Road Construction, GOB

### Overbridge Projects

Under the tripartite agreement among the Government of Bihar, IRCON International and the Railways executed in 2005, the construction of road overbridges at 22 railway crossings in the state was taken up on cost sharing basis. The work on 14 road overbridges was undertaken by

IRCON International, at an estimated cost of Rs. 848.73 crore (state share Rs. 398.04 crore and land acquisition worth Rs. 186.78 crore). Till date, 10 of these road overbridges have already been completed and the work on the remaining four is in progress. Besides, 8 road overbridges on Major District Roads have been constructed by IRCON International and the approach roads to 7 out of these 8 have been constructed by the Bihar Rajya Pul Nirman Nigam Ltd. The approach to one road overbridge (Bariyarpur-Kharagpur-Jamui Road LC no. 15B) is incomplete due to line alignment issues. The estimated cost is Rs. 241.82 crore, with a share Rs. 120.91 crore for the state government and land acquisition cost of Rs. 16 crore.

Apart from above mentioned road overbridges, construction of 11 new road overbridges on railway crossings has been approved at an estimated cost of Rs. 1054.26 crore (state share Rs. 796.985 crore, including Rs. 187.80 crore for land acquisition).

The proposal for construction of another 22 road overbridges at level crossings have been approved by the railways. The preparation of Detailed Project Report (DPR) of these road overbridges have been initiated. The construction of road overbridge in the 1st km of Manpur Bypass (SH-4) in Gaya district has been approved by state government (estimated cost is Rs. 95.468 crore, including land acquisition cost of Rs. 9.73 crore). The work is likely to be started shortly.

#### High Level RCC Bridges

The state government has sanctioned an ambitious mega-bridge project over major rivers of the state during the year 2013-14, as detailed in the Table 4.9 below.

**Table 4.9 : Sanction of the High Level R.C.C. bridges during 2013-14**

Sl. No.	Schemes	Cost (Rs. crore)
1	4 lane bridge on river Ganga between Sultanganj ( Bhagalpur district) and Aguwani Ghat ( Khagaria district)	1710.77
2	On Sone river between Daudnagar ( Aurangabad district) and Nasriganj ( Rohtas district)	619.28
3	On Gandak River at Bangara Ghat in Gopalganj district	508.97
4	Extension of Mithapur R.O. B. via station to Chirayantanr Overbridge and Exhibition Road in Patna	167.85
5	On Budhi Gandak River near Jagannath Mishra College in Muzaffarpur district	43.30
6	121 Bridges under Indo-Nepal Border Scheme	983.80

Source : Bihar Rajya Pul Nirman Nigam Ltd., GoB.

### Mukhyamantri Setu Nirman Yojana

With a view to provide all-weather connectivity to the remotest rural areas, the state government has initiated the Mukhyamantri Setu Nirman Yojana. The main objective of this programme is to construct bridges on the rivers and drains for making the communication smooth.

Under this scheme, the works with a cost upto Rs. 25 lakh are implemented by the district administration, whereas the schemes with higher amounts are handed over to the Bihar State Bridge Construction Corporation. Upto January, 2013, a total of 5703 schemes have been selected for construction, with an estimated cost of Rs. 3072 crore. Till date, the district administration has completed 3224 schemes and the Bihar State Bridge Construction Corporation 830 schemes. During the year 2012-13, altogether 832 bridges have been constructed. The work on the remaining 1649 schemes is under progress (Table 4.10).

**Table 4.10 : Bridges Constructed under Mukhyamantri Setu Nirman Yojana (2012-13)**

Sl. No.	Division	No. of Projects	Estimated Amount (in crore)
1	Patna	117	241.17
2	Bhagalpur	36	71.68
3	Darbhanga	106	261.00
4	Kosi	64	130.98
5	Magadh	49	166.99
6	Munger	59	166.71
7	Purnea	80	170.24
8	Saran	85	150.33
9	Tirhut	236	373.94
Total		832	1733.04

Source : Bihar Rajya Pul Nirman Nigam Limited, GOB

### Bihar State Bridge Construction Corporation

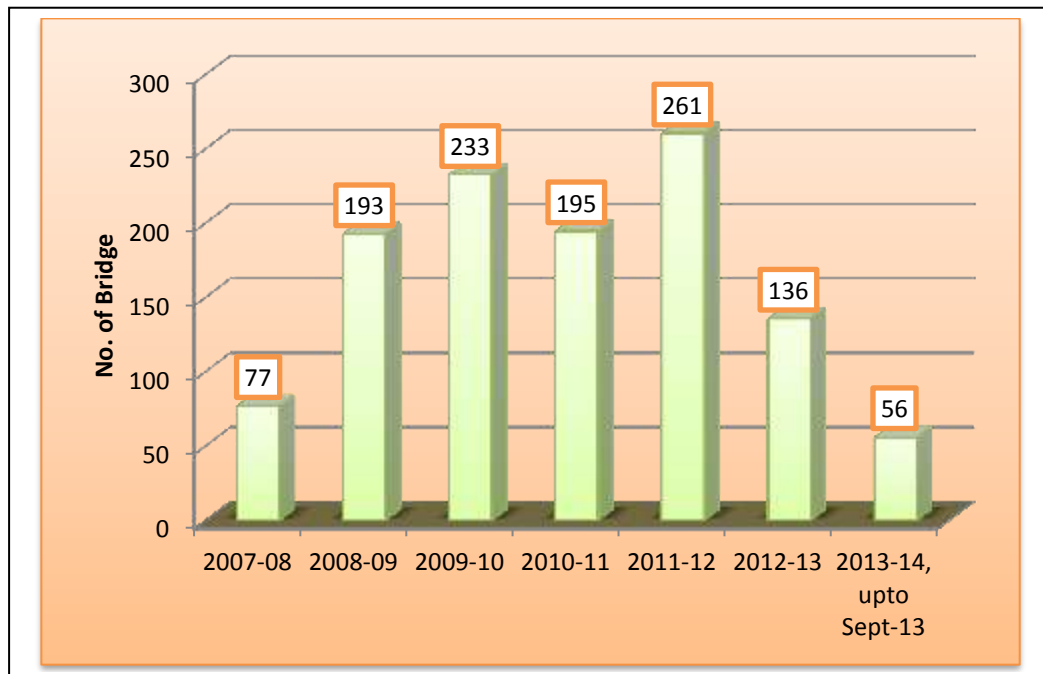
During 2007-08 to 2013-14, Bihar State Bridge Construction Corporation has constructed a total of 1151 bridges under various schemes/programmes at a total cost of Rs. 3855 crore (Table 4.11).

**Table 4.11 : Number of Completed Bridges**

Year	No. of Bridge	Expenditure (Rs. In crore)
2007-08	77	45.34
2008-09	193	183.78
2009-10	233	684.13
2010-11	195	797.70
2011-12	261	875.54
2012-13	136	214.55
2013-14, upto September	56	2801.04
Total	1151	3854.84

Source : Bihar State Bridge Construction Corporation Limited, GOB

**Chart 4.3 : Number of Completed Bridges**





During a short span of 6 years (2006-07 to 2012-13), the Corporation has displayed an excellent financial management, and increased its turnover from just Rs. 96 crore in 2006-07 to Rs. 1300 crore in 2012-13.

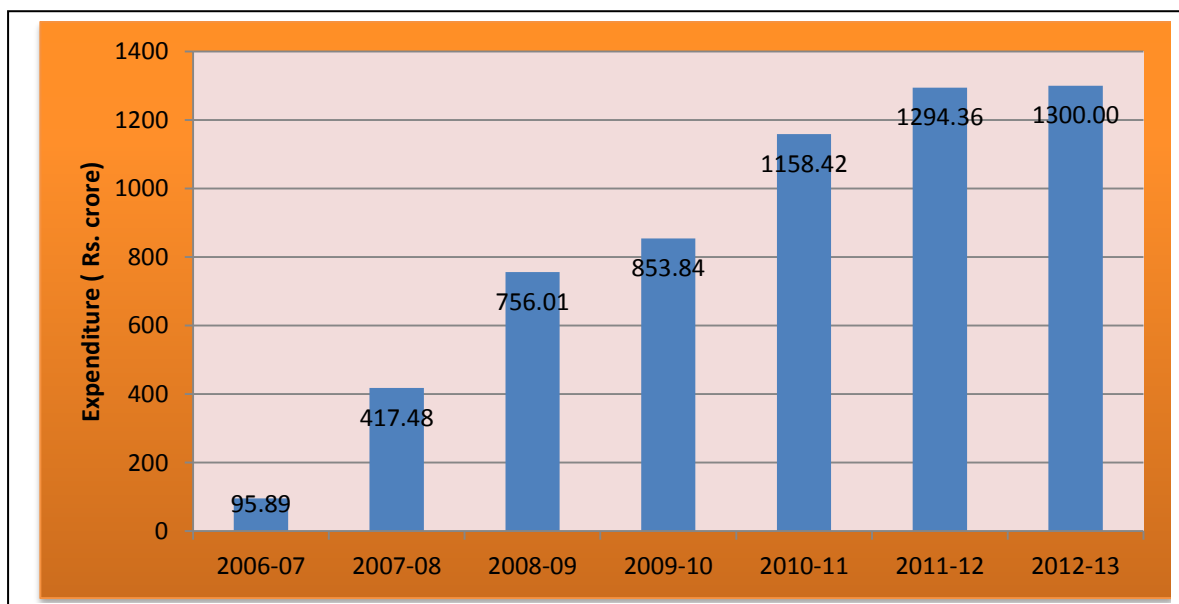
**Table 4.12 : Total Turn-Over of the Bihar Rajya Pul Nirman Nigam Limited**

(Rs. crore)

Year	Total Expenditure on Projects	Total Revenue	Personnel and Administrative Expenditure	Total Profit
2006-07	95.89	28.38	11.16	(+) 17.22
2007-08	417.48	88.26	12.21	(+) 76.05
2008-09	756.01	110.73	20.30	(+) 90.43
2009-10	853.84	111.59	23.79	(+) 87.81
2010-11	1158.42	114.68	44.05	(+) 70.63
2011-12	1294.36	175.62	49.62	(+) 125.99
2012-13	1300.00	143.00	40.00	(+) 103.00 (expected)

Source: Bihar Rajya Pul Nirman Nigam Limited, GOB

**Chart 4.4 : Total Expenditure on Projects by Bihar Rajya Pul Nirman Nigam Limited**



### 4.3 Road Transport

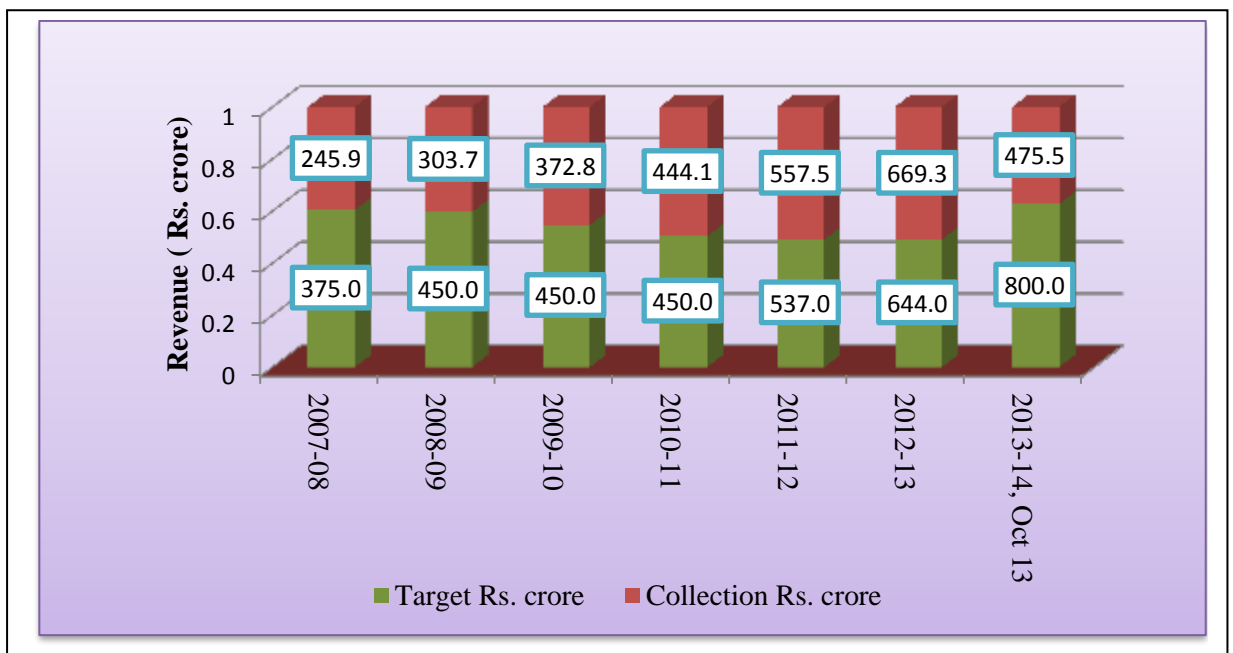
The road transport is a critical infrastructure in the economic development of the state. It influences both the pace and pattern of development. With the upgradation of road networks, it is now easier to carry the goods and passengers even to the remotest villages, which lead to the improvement of life of its people. The Transport Department is one of the most important revenue earning departments of the state government. There has been continuous growth in revenue collection of around 20 percent per annum during the last 5 years (Table 4.13).

**Table 4.13 : Revenue Collection of the Department of Transport (2009-10 to 2013-14)**

Year	Collection (Rs. in Crore)	Annual Growth Rate in %
2009-10	372.84	22.79
2010-11	444.11	19.12
2011-12	557.48	25.53
2012-13	669.30	20.06
2013-14	475.53	Till Oct. 2013 32.10%

Source : Department of Transport (GOB)

**Chart 4.5 : Revenue Collected by Transport Department**



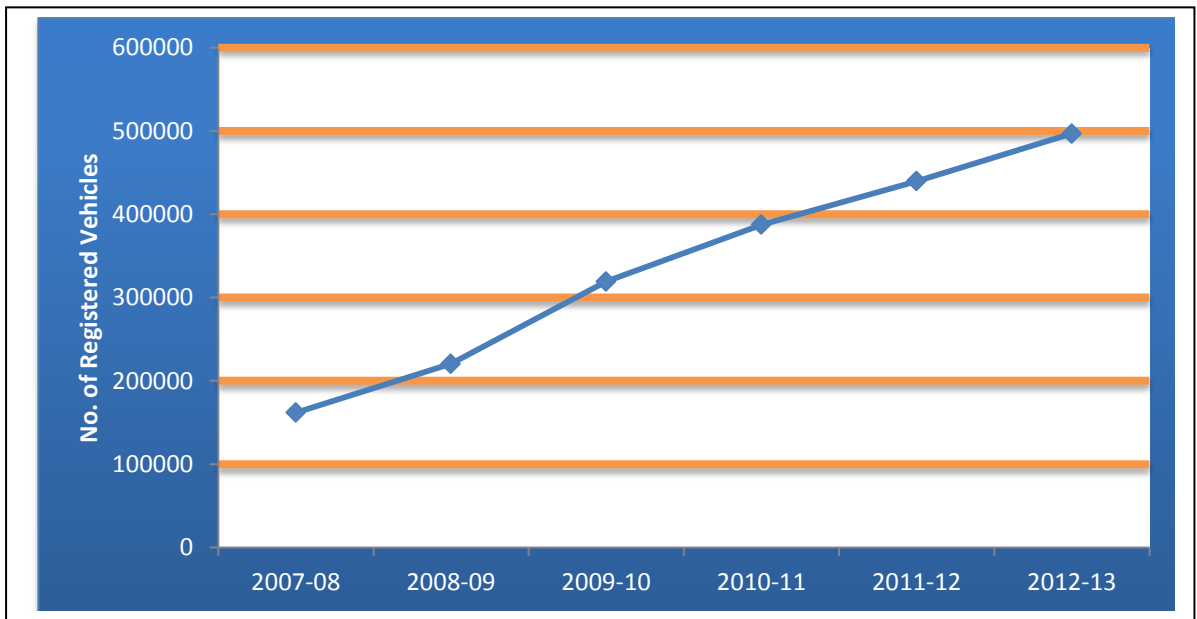
Under the Central Motor Vehicles Act, 1988, every motor vehicle in the state is required to be registered. The annual growth rate of number of registered vehicles during the last 5 years varied between 10 percent in 2007-08 to as high as 49 percent in 2009-10, which corroborates the high growth rate of the state economy during the period. The number of registered vehicles is increasing every year and recorded more than three fold increase from 1.62 lakh in 2007-08 to around 5 lakh in 2012-13. During the first six months of 2013-14 (April-September), 2.85 lakh new vehicles have been registered. As may be seen from Table 4.14, all categories of vehicles recorded a phenomenal increase during the recent years. While the trucks and auto-rickshaws displayed almost a five fold increase, the vehicles like cars, taxis, tractors and the two-wheelers recorded around three fold increase during the period.

**Table 4.14 : Number of Registered Vehicles (2007-08 to 2013-14 - Upto Sept. 2013)**

Year	Truck	Bus	Car	Taxi	Jeep	Auto	Two Wheeler	Tractor	Trailer	Others	Total
2007-08	2409	1341	8223	3042	4229	6030	120296	8164	5358	2665	161757
2008-09	3598	1121	10549	3791	5748	8423	166882	11203	7510	1588	220413
2009-10	8473	1555	14954	7347	9862	12392	241856	19496	10529	969	327433
2010-11	6987	1494	18814	5419	9746	17422	293204	21055	10942	1940	387023
2011-12	9719	1394	23495	8595	9071	20698	331052	22954	11404	1289	439671
2012-13	10190	1895	24452	14346	9815	30387	362068	30478	10854	2333	496818
2013-14, Sept. 2013	5322	1041	10705	6737	4646	18484	219232	14548	3576	1115	285406
Total	46698	9841	111192	49277	53117	113836	1734590	127898	60173	11899	2318521

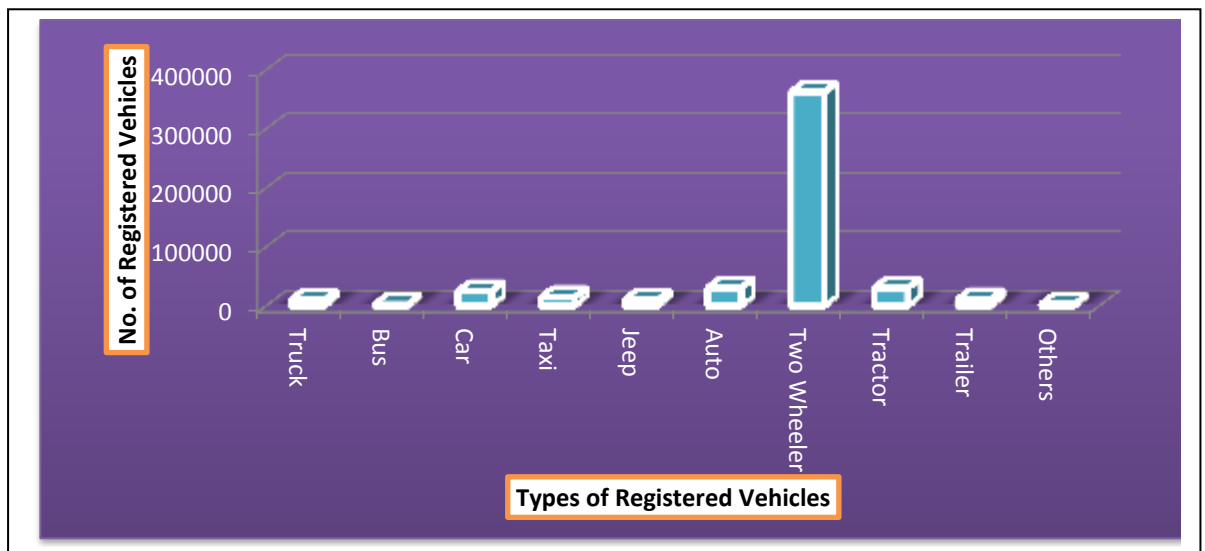
Source : Department of Transport, GOB

**Chart 4.6 : Number of Registered Vehicles in Bihar**



The district-wise data on vehicle registration for 2012-13, given at Table A 4.3 (Appendix), shows quite an uneven pattern among the districts, ranging from a high of around 86 thousand vehicles in Patna to the low of 1708 in Lakhisarai and 1966 in Shekhpura.

**Chart 4.7 : Growth in Types of registered Vehicles in Bihar (2012-13)**



## Major Programmes Initiated

### Construction of Integrated Check Posts

Integrated Check posts have been established on important entry points of the state, viz., Dobhi (Gaya), Rajauli (Nawada), Karmnasha (Kaimur), Jalalpur (Gopalganj), Dalkohla (Purnea) and Buxar. These check posts have become functional and help in augmenting the revenue collection of the Department and preventing the illegal plying of vehicles. With a view to discourage the overloading, a check post at the northern end of Ganga Bridge (Hajipur) has been established.

### System of E-payment of Vehicle Taxes

To make tax payment of vehicles more convenient, e-payment of taxes for commercial vehicles has been introduced. To start with, this system was introduced in Patna, Muzaffarpur, Gaya, Purnea and Bhagalpur districts of the state. The E-payment of taxes in another six districts, viz., Saran, Nalanda, Bhojpur, Nawada, Vaishali and Samastipur have also been commenced.

### Pollution Check

In view of the adverse impact of the emission of gases by the vehicles on the health of the people, special teams have been constituted for pollution control. Since June 2013, special drive has been started in Patna to check the vehicles. Till October 2013, a total 13,239 vehicles have been checked and green sticker affixed on the vehicles. A total of 828 vehicles were fined for violating the norms of pollution control and a sum of Rs. 15.77 lakh realised from the vehicle owners.

### Boat Rules

- Model Boat rules have been framed under the Bengal Ferries Act, 1885.
- Registration of boat indicating its specifications have been made mandatory.
- Load Line has to be marked on the boat by the owner after assessment of maximum carrying capacity of the boat.
- Norms for crew members have been prescribed.
- For safety of the passengers, provision of life saving equipments and reversing mechanism in the mechanised boats have been made mandatory.

- As per the above rules, around 1000 boats have been registered till August 2013.

### Bihar Inland Water Vessels Rules, 2013

Bihar Inland Water Vessels Rules, 2013 have been approved by the cabinet and notified. The following are the important provisions and benefits of the rules :

- Safe navigation of inland vessels and protection of passengers.
- Inland vessels will get surveyed and registered in Bihar itself. Presently, the inland vessels are being registered in other states and then registered in Bihar as well.
- National Inland Navigation Institute (NINI), Patna, will be able to conduct examinations and issue certificates of competency to the vessel staff such as Lasker, Greaser, Master, Engineers, etc.
- The industry of inland vessels construction along with its accessories units will be promoted in Bihar which will provide opportunities of employment.

### Bihar State Road Transport Corporation (BSRTC)

The Corporation is a statutory commercial body, established in 1959, to provide safe and adequate bus services to the people. After bifurcation of the state in November, 2000, the Corporation was left with only 135 vehicles on road. After repairing of vehicles on a large scale, the number of vehicles on road increased to 224. However, by 2009-10, the number of vehicles on road was again reduced to 135. Therefore, the public-private partnership (PPP) was started in 2009-10 with a view to improving the financial position of the Corporation.

Under the PPP mode, the number of vehicles was increased after making agreement with the private bus operators on the specified terms and conditions. In 2011-12, the city bus services were started in Patna, Muzaffarpur, Gaya, Darbhanga, Purnea and Biharsharif with 136 buses. During 2012-13, as many as 370 buses were plying on PPP basis and presently, the number of buses have increased to 594 under this scheme.

The Volvo/Mercedes buses of improved category are also being operated under the PPP mode. After making necessary agreement, 19 Volvo-Mercedes buses are plying between Patna and different cities of Bihar and Jharkhand. The process will continue to gradually extend the services to Chhattisgarh, West Bengal and Odisha under interstate bus services scheme.

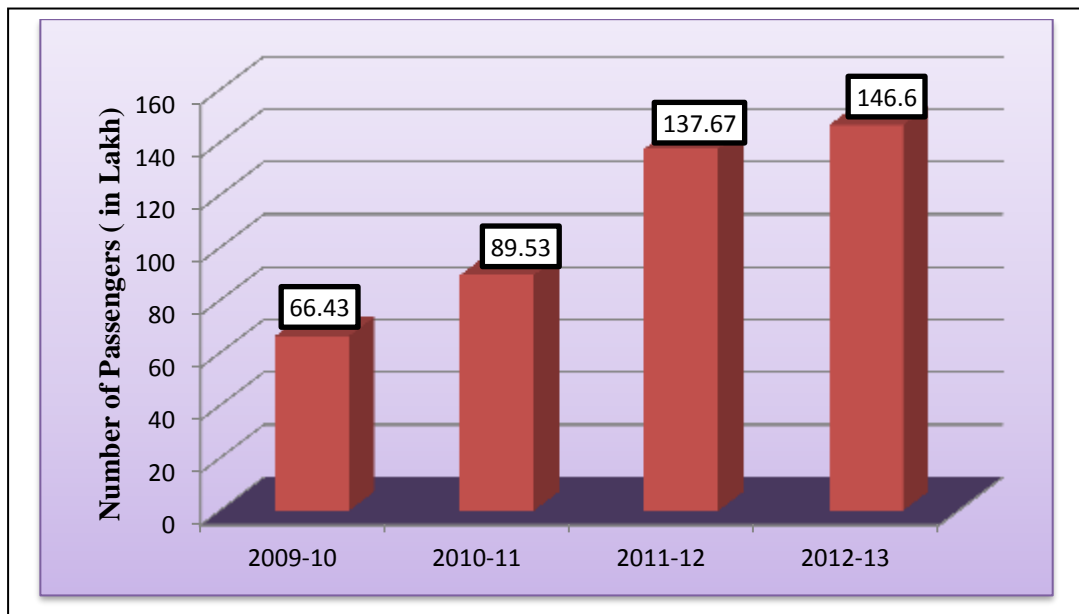
As a result of constant efforts made by the Road Transport Corporation, there has been an appreciable increase in the number of passengers. During 2012-13, it had increased to around 1.46 crore, more than double the number achieved in 2009-10 (0.66 crore) (Table 4.15).

**Table 4.15 : Number of Passengers**

Year	No. of Passengers (lakh)
2009-10	66.43
2010-11	89.53
2011-12	137.67
2012-13	146.6

Source : Road Transport Corporation, GoB

**Chart 4.8 : Number of Passengers**



#### 4.4 Railways

The state of Bihar is connected with major towns and cities in the country with a network of more than 5400 kms of rail length. The headquarters of East Central Region of the Railways is located at Hajipur in north-Bihar. Some units of wheel factory, coach maintenance workshop, railway slipper factory, etc. were announced for Bihar. While some of them have been made functional, others are still in the process. After clearance from the Railway Board, the wheel

factory located at Belapur in Chhapra, which is second in the country after the Bangalore wheel factory, started trial production last year. It successfully carried out wheel casting process. However, it is proving to be a major worry to the railway on account of a very high rate of rejection of wheels, manufactured in Belapur. So far, over 4500 wheels have been prepared and the rejection rate is over 75 percent, as against the approved rate of below 25-30 percent. The Rail Wheel factory Bangalore has a rejection rate of around 15 percent. It is apprehended that this may be due to faulty operations or poor quality of raw materials like sand, resins or other chemicals. However, the plant is working in full capacity with around 700 persons working there. It has the capacity to produce about one lakh wheels for goods, passenger coaches, and locomotives to fulfill the needs of the entire eastern and northern regions.

Very recently, the central government has given its approval for setting up of an electric locomotive factory at Madhepura and a diesel locomotive factory at Marhaura at an estimated cost of Rs. 1294 crore and Rs. 2053 crore respectively. Within a 10 year period, these two factories will provide the railways with 800 electric locomotives of 12,000 horsepower (HP) each and a mix of 1000 diesel locomotives of 4500 and 6000 HP with a guarantees of international level performance.

#### **4.5 Airways**

After witnessing the constant fall in the last three years, the Indians have resumed the domestic air travel. In September, 2013, there were 45.50 lakh domestic fliers, which is 13.4 percent more than 40.2 lakh fliers in September a year before. With hike in air fares in September, 2013, the peak travel months of October-December are likely to witness only a moderate rise. While the low cost carrier (LCC) Indigo remained the market leader with 30.30 percent share in domestic travel, the Air India reported the highest aircraft occupancy for the second consecutive month in September, 2013.

Bihar too witnessed the all-India trend and, during 2013-14 (upto September), there have been 17 flights per day at Patna airport which included 6 flights of Indigo and 5 flights of Air-India.



**Table 4.16 : Airlines and Numbers of Flights (Patna Airport)**

Airlines	Number of Flight per day		
	2011-12	2012-13	2013 -14, upto Sept. 2013
Air India	3	3	5
Jet Airways / Jet Connect	4	5	3
Air Deccan / Kingfisher	3	NIL	NIL
Go Air	3	3	3
Indigo	4	5	6
Total	17	16	17

Source : Airport Authority of India, Patna

There has not been any international flight at Patna airport in recent years. As regards domestic flights, the movement of aircrafts kept on fluctuating and, against 10,369 in 2011-12, it dropped to 9972 in 2012-13. There was also a small drop in the number of passengers. As may be observed from Table 4.17, the freight also dropped from 3425 tonnes in 2011-12 to 2251 tonnes in 2012-13.

**Table 4.17 : Aircraft Movements with Number of Passengers and Freights at Patna Airport**

Year	Aircraft Movements (in no.)		Passengers (in no.)		Freight (in tonnes)	
	International	Domestic	International	Domestic	International	Domestic
2007-08	0	12604	0	444458	0	1770
2008-09	0	9666	0	369408	0	1943
2009-10	8	10726	0	552542	0	2532
2010-11	4	9547	0	838509	0	3279
2011-12	0	10369	0	1021544	0	3425
2012-13	0	9972	0	1003169	0	2251
2013-14, Sept. 2013	0	6901	0	512360	0	2288

Source : Air port Authority of India, Patna

#### **4.6 Telecommunication**

A liberal policy enabling the private sector's involvement has completely transformed the telecommunication sector of the country. This is the fastest growing sector in the recent years. The teledensity, which represents the number of telephone per 100 persons in the country, was as high as 77 by October, 2012. With the exponential growth of mobile telephony, consequent on easy access and affordability, the number of landline telephones declined from 32.17 million in March, 2012 to 30.95 million in March, 2013. The wireless telephones now account for 96.70 percent of all telephones. The share of private sector in the total number of subscribers was placed at 86.1 percent in October, 2012. With the announcement of Broadband Policy in 2004, several measures have been taken to promote broadband penetration in the country. As a result, by March, 2012, there were 22.86 million internet subscribers, including 13.79 million broadband subscribers. The broadband subscribers increased to 14.81 million in October 2012. The efforts are on to increase the penetration of broadband, particularly in rural and remote areas.

With the objective of promoting rural telephony, the central government constituted a Universal Service Obligation Fund (USDF) and, through this fund, 7310 towers were set up by the end of November, 2012. Under another scheme for Village Public Telephones (VPT), about 98.0 percent villages have been covered by the end of November, 2012.

The telecom sector in Bihar also grew tremendously during the last few years. By March 2012, there were 460.10 lakh telephone connections in Bihar, of which around 90 percent were under private operators. In 2012-13, the number of telephone connections increased to around 547 lakh, registering an increase of around 19 percent over the previous year. This is despite a drop in number of BSNL connections by about 8 percent. However, the private operators have successfully maintained the rising trend in providing connections, and increased their share to around 92 percent of the total number of connections during the year.

**Table 4.18 : Telephone Connections in Bihar (2001-2013)**

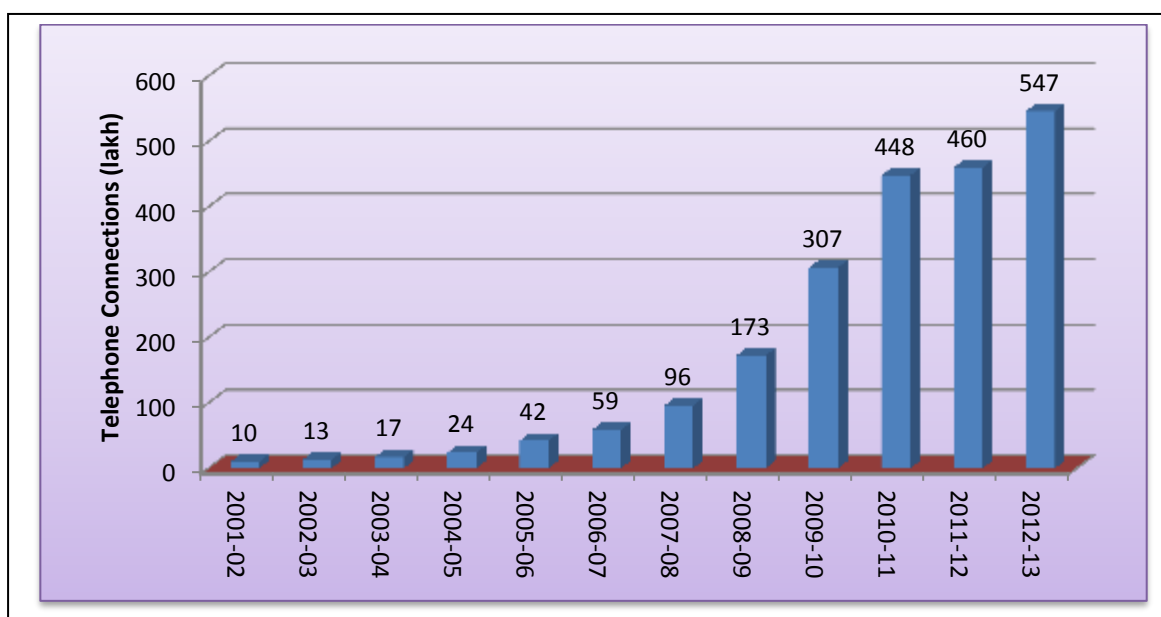
(In lakh)

Year	BSNL				Private Operators			Total
	Landline	WLL	Mobile	Total	Landline	Mobile	Total	
2001-02	8.05	0.40	0.08	8.53	—	1.15	1.15	9.68
2002-03	9.66	0.79	0.76	11.21	—	1.84	1.84	13.05
2003-04	11.10	0.89	2.58	14.57	—	2.58	2.58	17.15
2004-05	12.89	0.98	4.05	17.92	—	5.65	5.65	23.57
2005-06	17.38	1.30	9.28	27.96	—	14.18	14.18	42.14
2006-07	9.86	1.53	12.68	24.07	—	34.5	34.5	58.57
2007-08	9.73	1.88	16.3	27.91	—	68.03	68.03	95.94
2008-09	9.63	2.38	26.92	38.93	0.05	133.69	133.74	172.67
2009-10	9.61	2.82	43.44	55.87	0.10	251.25	251.35	307.22
2010-11	9.66	2.84	55.82	68.32	0.13	379.5	379.63	447.95
2011-12	3.80	2.84	41.47	48.11	0.10	411.89	411.99	460.10
2012-13	2.17		42.23	44.4	0.15	502.02	502.17	546.57

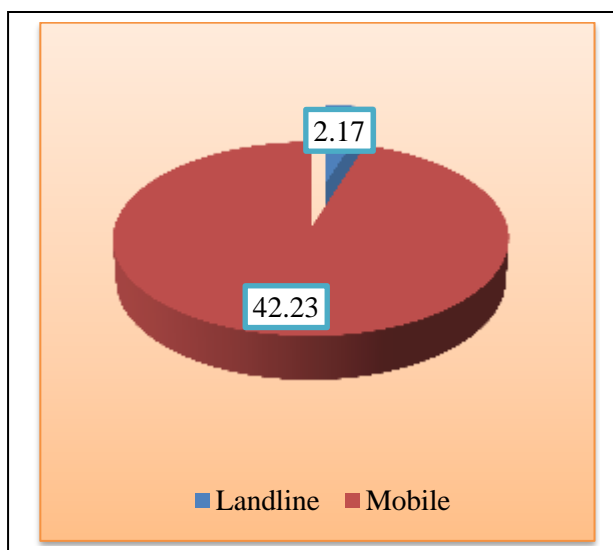
Source : BSNL and TRAI Reports

Note : For Mobile only GSM figures have been used

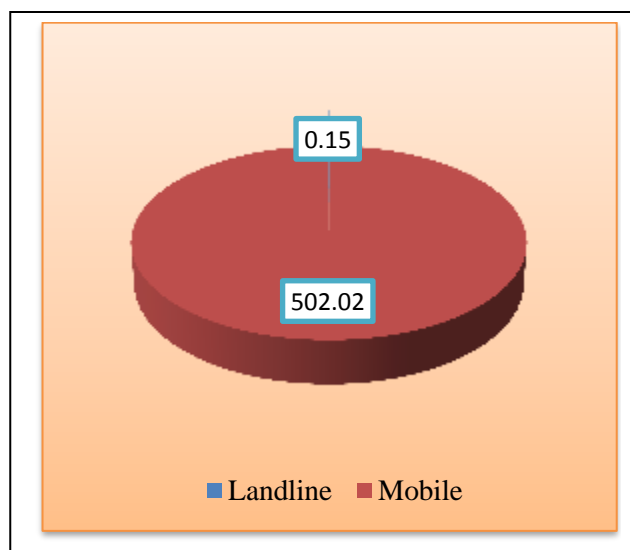
**Chart 4.9 : Telephone Connections in Bihar (2001-2013)**



### BSNL



### Private Operators



### Teledensity

There has been a substantial rise in teledensity in the country in recent years, though it remained heavily tilted towards the urban areas. In 2011, the urban teledensity at all-India level worked out to 163.13 as against 35.60 in rural areas. In 2012, both the urban and rural teledensity increased to 169.55 and 39.22 connections respectively. In 2013, however, it registered a drop in urban areas by about 20 connections, along with a modest increase by about 2 connections in rural areas. Thus, the year 2013 witnessed a drop in total teledensity by about 5 connections at all-India level. It is further observed that, during 2013, though nearly all the states registered a decline in both urban and total teledensity, most of the states (including Bihar) showed an increase in rural teledensity. It is worth mentioning that though Bihar remained at the bottom in respect of rural and overall density, it was ahead of many developed states like Gujarat, Haryana, Maharashtra, Punjab and Tamil Nadu in terms of urban teledensity.

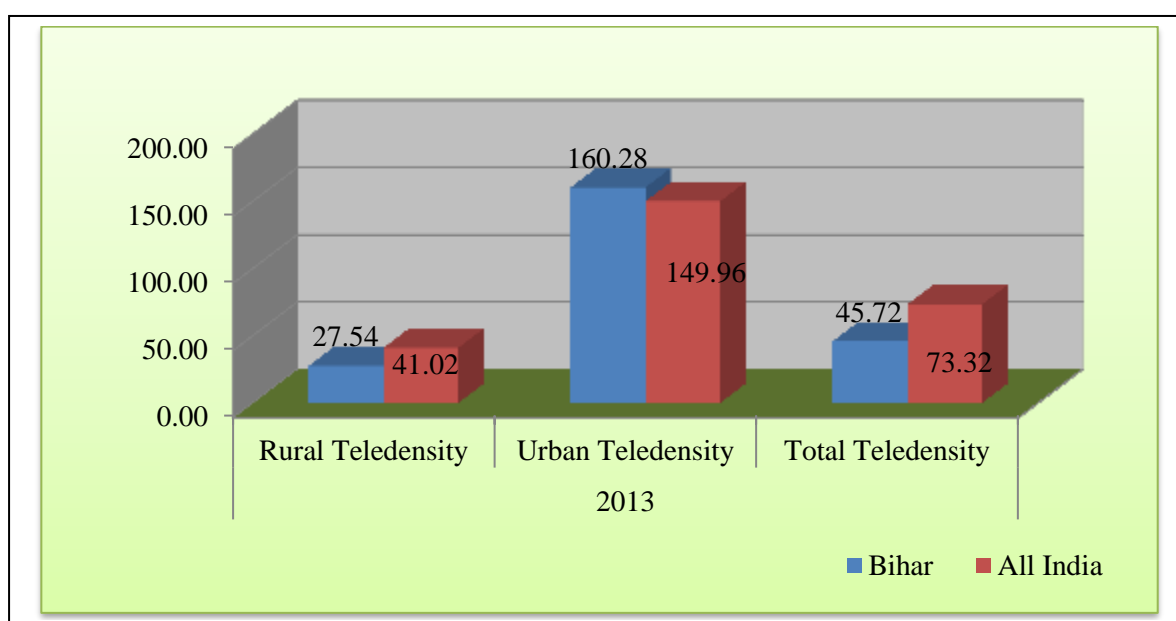
**Table 4.19 : Teledensity of Major Indian States**

Service Area	2012			2013		
	Rural Teledensity	Urban Teledensity	Total Teledensity	Rural Teledensity	Urban Teledensity	Total Teledensity
Andhra Pradesh	39.21	189.26	80.87	41.83	169.00	77.19
Bihar	25.58	196.24	48.9	27.54	160.28	45.72
Gujarat	53.89	145.51	91.14	53.12	136.39	87.23
Haryana	55.92	153.97	89.42	56.78	113.51	76.44
Karnataka	44.08	185.62	97.22	43.00	170.38	91.24
Kerala	61.94	237.08	106.61	61.93	196.11	96.09
Madhya Pradesh	25.9	130.37	53.81	30.91	115.09	53.55
Maharashtra	52.03	147.56	96.8	52.64	128.64	88.56
Odisha	35.24	215.58	65.84	38.72	164.01	60.21
Punjab	64.59	180.95	113.13	66.90	152.31	102.99
Tamil Nadu	56.2	164.4	116.61	66.33	139.94	108.17
Uttar Pradesh	31.98	161.32	60.93	33.34	137.69	56.83
West Bengal	43.42	171.45	79.91	42.01	138.03	69.43
All India	39.22	169.55	78.66	41.02	149.96	73.32

Source : Telecom Regulatory Authority of India

Note : Teledensity refers to the number of telephone per 100 population

**Chart 4.10 : Teledensity of Bihar and India**



### BSNL

We have seen that the BSNL, a public sector body, also plays an important role in telecommunications and it covers all the 38 districts of Bihar. In 2011, while its coverage is 56.04 percent in term of area, it is around 85 percent in terms of population.

**Table 4.20 : BSNL Bihar : Telecom Demography**

Item	Total	Coverage (Percentage)
Area (sq. km)	94163	56.04
Population (2011) (crore)	10.41	84.68
Revenue District	38	100.00
Revenue Sub-Division	102	100.00
Block HQ	534	100
Inhabited Villages (2001)	39015	54.44
Inhabited villages (2001) with VPTs facilities	38941	99.74
National Highway (km)	3734	94.00
State Highway (km)	3989	75.71

Note : 1650 Mobile BTSs are now under installation which will provide seamless coverage across whole N.H/S.H./Rail route in Bihar state.

As may be seen from Table 4.21, there were as many as 44.31 lakh total wireless connections in the state in 2011-12, which has shown a moderate decline in 2012-13 as a result of data cleaning for long inactive wireless pre-paid subscribers. It is discerned from Table that the total wireless connections almost doubled from 21.85 lakh in 2008-09 to 44.31 lakh in 2011-12 and 42.23 lakh in 2012-13. On the contrary, the wireline connections which remained at around 10 lakh for three years from 2008-09 to 2010-11, drastically declined to 2.17 lakh in 2012-13.

**Table 4.21 : Growth of BSNL**

(in Lakh)

Particulars	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14*
No. of Wireline Exch. (Nos.)	1235	1242	1214	1197	1193	1193
Total Wireline connections	9.63	9.61	9.66	3.8	2.17	2.15
No. of DSLAMs for Wireline Broadband (Nos.)	1040	1193	1193	1193	1253	1279
No. of Wireline Internet Connections	0.43	0.6	0.61	0.62	0.68	0.68
Total Wireless Connections	21.85	34.32	43.33	44.31	42.23	21.30**

Source : Bharat Sanchar Nigam Limited

Note: \*\* Due to data cleaning for long Inactive Wireless Prepaid subscribers, overall subscriber base came down despite adding about 8 lakh new wireless customers since 1.4.2012.

\* Provisional figure up to September, 2013

The BSNL is the forerunner in providing the digital connectivity in Bihar through the following programmes:

(i) High Speed Broadband on demand through WiMAX (4G) in whole Bihar State

WiMAX is a unique technology deployed by BSNL for the first time in the whole of Bihar. This technology provides fixed as well as fully mobile high speed broadband connectivity along with roaming feature. It provides users a very useful internet browsing experience at lightening speed upto 2 mbps. Bihar BSNL has already covered 8423 Gram Panchayats and all urban areas to provide high speed broadband facilities to all on demand.

(ii) Very High Speed Broadband by Providing Fibre to the Home (FTTH)

Fibre to the Home (FTTH) is a very useful technology introduced by BSNL for the first time in Patna, the capital of Bihar. In Patna, 17,600 capacity is available for FTTH. The optical fibre connectivity, having unlimited bandwidth and the state of art technology, provides fixed access platform to deliver the very high speed broadband from 256 kbps to 100 mbps, IPTV having different types of contents like HDTV and 3D TV, and a range of voice telephony services. It provides a comprehensive solution for the IP leased line, internet, Close User Group (CUG), MPLS-VPN, VoIP, video conferencing, video calls etc.

(iii) National Optical Fibre Network (NOFN) Project

The central government has set-up Bharat Broadband Network Limited (BBNL) in February, 2012 for the establishment, management and operation of National Optical Fibre Network (NOFN) to provide optic fibre connectivity to all the 2,50,000 Gram Panchayats (GPs) in the country. It ensures broadband connectivity of 100 mbps to each GP.

In Bihar, BSNL is executing NOFN project to provide optic fibre connectivity to 8297 Gram Panchayats in 38 districts, as per the MOU signed between the state government

and BSNL in December, 2012. The BSNL has targeted to connect 4265 Gram Panchayats by March, 2014.

(iv) Broadband to Rural areas through Wireline Rural Broadband Kiosk

To provide general access to rural population for wireline broadband facilities at affordable rate, BSNL has planned for 1000 Broadband Kiosks in Rural Telephone Exchanges of Bihar with the support of Universal Service Obligation Fund (USOF) of the central government. The BSNL has installed 392 such Rural Broadband Kiosks, till September, 2013 in the state.

(v) Increasing Rural Broadband Density

The BSNL, through its 595 Rural Telephone Exchanges with DSLAMs in Bihar, has already provided 6357 Wireline Broadband connections till September, 2013. It has devised affordable and special USO tariffs suitable for rural public. The modems are offered free and no security deposit for Broadband Plan are taken from customers in the rural areas. The BSNL is making sincere efforts to bridge the digital divide between the urban and rural areas in Bihar.

#### **4.7 Postal Network**

India Posts have the largest postal network in the world. In March, 2013, there were 1.55 lakh post offices across the country. Each post office on an average serves 7,814 persons. The rural India has a total of 1.39 lakh post offices, as against only 15,826 in urban areas. There are also 1155 franchisee outlets in the areas where it is not possible to open post offices. The Postal Department has got the 'National Award for e-Governance for 2012-13' for Mail Network Optimization Project (MNOP).

Under Bihar circle, there are 31 head post offices, 1015 sub-post offices, 8014 branch post offices, and 6 night post offices as on March, 2013. Around 90 percent of branch post offices, which are mainly functional in rural areas, are run by the Gramin Dak Sewaks (GDS) and around 10 percent are run by the departmental staff. The number of letter boxes were a little above 25 thousand, with rural share being 89 percent. As may be observed from Table 4.22, 95 percent of the post offices are located in rural areas of the state.



**Table 4.22 : Postal Facilities in Bihar**

(In Number)

Postal Facilities	March, 2012			March, 2013		
	Urban	Rural	Total	Urban	Rural	Total
Head Post Offices	30	1	31	30	1	31
Sub Post Offices	398	616	1014	398	617	1015
Total Departmental Post Offices	428	617	1045	428	618	1046
Branch Post Offices	45	7966	8011	45	7969	8014
Night Post Offices	6	-	6	6	-	6
Letter Boxes	2851	22159	25010	2851	22163	25014
Post Boxes	1442	-	1442	1439	-	1439

Source: Chief Postmaster General, Bihar Circle

With the launching of Project Arrow in 2008, Mail Network Optimization Project in 2010 and IT Modernisation Project in 2012, all postal operations are being upgraded, that include mail delivery, remittance and banking services. The Indian Posts are emerging as a one-stop-shop for retail products and offer a single window facility for banking, money remittances and other financial products. Under Bihar Circle, all head post offices and 87 sub-post offices have been modernised under the Project Arrow. The post offices are also given the responsibility of disbursing wages to beneficiaries under Mahatma Gandhi National Rural Employment Guarantee Act (MNREGA), through post office savings bank accounts. The Department of Posts is going to launch Express Parcel Service (Air lifted) for the benefit of the people.

The details of postal traffic for 2011-12 and 2012-13 are presented in Table 4.23, which indicate that the registered, unregistered and foreign postal unregistered articles sent through the post offices recorded decrease in 2012-13 over 2011-12. However, the speed post, both domestic and foreign, increased substantially.

**Table 4.23 : Postal Traffic — Inland and Foreign (2011-12 and 2012-13)**

Sl. No.	Articles	2011-12	2012-13	Percent Change
1	Registered (000)	4118.79	4116.95	-0.04
	Unregistered (crore)	8.32	7.49	-11.11
2	Speed Post (000)	7262.97	11647.64	37.64
4	International Speed Post (000)	0.67	2.47	72.85
5	Foreign Postal Unregistered (000)	4403.42	3657.91	-20.38
	(i) To Foreign Counters(000)	2166.96	1814.62	-19.42
	(ii) From Foreign Counters(000)	2236.46	1843.29	-21.33

Source : Chief Postmaster General, Bihar Circle

It is notable that 45 thousand letters are booked every day under 'speed post' in the state, of which 30 thousand letters are booked at Patna alone. Bihar has recorded 9 percent increase in speed post letters in the second half of the year 2012-13 over the first half of the same financial year. In 2012-13, the revenue earned from speed post letters alone was Rs. 23.8 crore in Bihar circle.

In 2011-12, 1300 complaints lodged in previous year were pending and with more than 22 thousand fresh complaints received during the year, there were a total of 24,136 complaints. Out of these, 23,487 complaints (97 percent) were settled during the year and only 649 complaints remained pending. In 2012-13, the number of complaints was much less and, after settlement, only 93 complaints remained pending. The details are given in Table 4.24.

**Table 4.24 : Public Complaints Handled in Postal Department (2011-12 and 2012-13)**

Items	2011-12	2012-13
Complaints Pending	1300	649
Complaints received during the year	22836	15002
Total	24136	15651
No. settled during the year	23487	15558
No. Pending	649	93

Source: Chief Postmaster General, Bihar Circle

In 2011-12, including MNREGA accounts, there were in all 354.99 lakh live accounts with the post offices under Bihar circle and the amount in deposit (closing balance) was Rs. 15.77 crore. As against this, in 2012-13, the deposits were Rs. 11.94 crore in 269.19 lakh accounts, showing around 26 percent decrease over last year. However, in the first half of 2013-14 (upto September, 2013), the number of live accounts including MNREGA became 272.79 lakh with a total deposit of Rs. 11.71 crore, which appears to be quite substantial. The number of accounts and the amount in deposit under different schemes are given in Table 4.25.

**Table 4.25 : Number of Live Accounts and Amounts in Deposit**

Scheme	No. of Accounts (lakh)	Amount (in Rs. lakh)	No. of Accounts (lakh)	Amount (in Rs. lakh)	No. of Accounts (lakh)	Amount (in Rs. lakh)
	2012		2013		2013-14, upto Sept. 2013	
Saving Bank	180.24	815.22	146.77	244.46	150.03	253.58
MNREGS	61.54	260.08	65.92	150.05	66.37	52.66
MIS	7.86	118.00	11.09	427.29	10.82	445.30
SCSS	68.53	139.80	0.25	4.01	0.26	5.47
1 yr TD	4.58	98.33	6.90	180.57	7.01	211.25
2 yr TD	0.89	1.87	1.13	5.27	1.08	6.44
3 yr TD	1.59	14.58	2.23	20.24	2.26	22.14
5 yr TD	2.12	5.66	2.93	18.28	2.97	22.76
RD	27.25	116.81	31.50	105.12	31.52	111.48
PPF	0.40	7.15	0.46	38.32	0.47	39.91
10 yr CTD	–	–	0.01	0.07	0.01	0.07
Total	354.99	1577.49	269.19	1193.69	272.79	1171.05

Source : Chief Postmaster General, Bihar Circle

As is discerned, as on March 2013, there were 65.92 lakh live accounts with the post offices under MNREGA Scheme in Bihar circle, with a deposited amount of Rs. 1.50 crore. The number of live accounts became 66.36 lakh by September, 2013 showing an increase over the previous year. However, the deposits did not keep pace with the increase in number of accounts and remained at only about one-third of the last year's deposits.

#### **4.8 Urban Infrastructure**

##### Jawaharlal Nehru National Urban Renewal Mission (JNNURM)

The Jawaharlal Nehru National Urban Renewal Mission (JNNURM) was launched by the Ministry of Urban Development for a seven year period, ending in March 2012. It aimed at encouraging the cities to initiate steps for improvements in civic services in a phased manner. The government later extended the tenure of the Mission for two more years, upto March, 2014. Under the Urban Infrastructure and Governance (UIG) component of JNNURM, 65 cities have been selected from across the country, of which 2 cities (Patna and Bodh Gaya) are from Bihar. The components under the sub-mission Urban Infrastructure and Governance (UIG) include urban renewal, water supply, sanitation, sewerage and solid waste management,

urban transport, preservation of water bodies, etc. The JNNURM has also emphasised the implementation of three key mandatory pro-poor reforms which include (a) internal earmarking within the local body budgets for basic services for urban poor, (b) at least 20-25 percent of developed land in all housing projects earmarked for economically weaker sections/ low income category, and (c) implementation of seven point charter for provisioning of seven basic services of urban renewal, water supply, sanitation, etc.

#### State-Plan

Under the State-Plan, various schemes like water supply, drainage construction, roads, Mukhyamantri Urban Development schemes are being undertaken for which Rs. 26.67 crore, Rs. 18.90 crore, Rs. 48.87 crore and Rs. 40.60 crore respectively have been budgeted for the year 2012-13. Similarly, under non-plan head, a budget provision of Rs. 264.77 crore was made in the light of Fourth State Finance Commission recommendation and another Rs. 155 crore as per the Thirteenth Finance Commission recommendations.

**Table 4.26 : State Plans for 2012-13**

Sl. No.	Plans	Budget (Rs. crore)
1	Water Supply	26.67
2	Drain Construction	18.90
3	Civil Amenities	50.70
4	Road Construction	48.87
5	Mukhyamantri Urban Development Scheme	140.60
6	Fixed Allowances to Elected Representatives	1.46
7	Construction of Administrative Buildings for Nagar Parishad and Nagar Panchayats	8.48
8	Non-Plan	
a	Fourth State Finance Commission	264.77
b	13th Finance Commission	155.00

Source : Department of Urban Development and Housing, GOB

### Centrally Sponsored Scheme

Under Integrated Housing and Slum Development Programme (IHSDP), a Centrally Sponsored Scheme, 32 projects have been approved by the central Government for 28 towns of the state and the amounts against 31 projects have already been released. The work under first phase of the projects in 15 towns is nearing completion. The work is to start shortly in another 16 towns.

**Table 4.27 : Centrally Sponsored ongoing Schemes**

Sl. No.	Name of the City	Project Cost (Rs. crore)	Approved Units
1	Nagar Parishad , Barh	34.66	1154
2	Nagar Parishad , Kishanganj Phase-2	30.55	1255
3	Nagar Parishad , Jamui	25.3	960
4	Nagar Parishad , Forbesganj	21.53	870
5	Nagar Parishad , Munger	20.19	784
6	Nagar Parishad , Araria	21.26	728
7	Nagar Parishad , Madhepura Phase-2	2.32	776
8	Nagar Parishad , Saharsa	19.32	820
9	Nagar Parishad , Barh Phase-2	20.29	500
10	Nagar Parishad ,Belsand	50.54	1487
11	Nagar Parishad , Mokamah	69.54	1950
12	Nagar Parishad , Navinagar	43.66	1277
13	Nagar Parishad , Purnea Phase-2	50.86	1615
14	Nagar Parishad , Naubatpur	49.07	1500
15	Nagar Parishad , Thakurganj	42.04	1323

Source : Department of Urban Development and Housing, GOB

The execution of the above mentioned projects is taken up by the Hindustan Pre-fab Ltd. (HPL) and the Bihar Urban Infrastructure Development Corporation Ltd. (BUIDCO). The HPL is constructing 3405 residential units, of which 2690 are complete, and a sum of Rs. 81.89 crore has been spent till date.

### Basic Services for Urban Poor (BSUP)

For Patna agglomeration area (Patna Municipal Corporation, Khagaul, Phulwarisharif and Danapur), 20,372 residential units at a total cost of Rs. 655.41 crore have been sanctioned.

Similarly, for Bodh Gaya town, approval has been accorded for 2000 residential units at a cost of Rs. 54.57 crore. In Patna urban agglomeration, 384 units have been completed at a cost of Rs. 12.57 crore.

### Urban Infrastructure

Under JNNURM, a total of 10 projects have been approved with the share of centre and the state being 50:50 for Patna and 80:20 for Bodh Gaya. The total cost of these 10 projects is estimated at Rs. 758.47 crore, of which the main projects relate to water supply and solid waste management of Patna town, and water supply only in Danapur, Khagaul, Phulwarisharif and Bodh Gaya. In Bodh Gaya town, the work on drainage construction has also been taken up and on 6 such projects, almost 60 percent work is over. In Patna agglomeration and Bodh Gaya, the work on plying of city buses is being taken up. (Table A4.4 Appendix).

### Urban Infrastructure Development Scheme for Small and Medium Towns (UIDSSMT)

A total of 11 projects, with the share of centre and state being 80:20, has been approved for infrastructure development in small and medium towns in the state. A sum of Rs. 261.14 crore will be spent on these 11 projects. Of the total cost, a sum of Rs. 152.57 crore is earmarked for road-cum-drainage construction in 9 towns, viz., Fatuha, Murliganj, Narkatiaganj, Rosera, Barbigaha, Bhabhua, Bakhtiarapur, Lalganj and Chakia. Besides, Rs. 98.72 crore is earmarked for water-supply in Muzaffarpur and Rs. 9.84 crore for solid waste management in Ara town. Under this scheme, a total of Rs. 77.44 crore has been spent till date.

### National Ganga River Basin Authority (NGRBA)

The Ministry of Environment and Forests, Government of India has approved the above scheme for four towns of Hajipur, Begusarai, Buxar and Munger at a total cost of Rs. 441.86 crore. For this, an amount of Rs. 35.37 crore has been released by the Government of India as the first instalment of its share, along with an amount of Rs. 15.16 crore as the first installment of state share. Till date, an amount of Rs. 44.80 crore has been spent on these schemes. The work is being executed by the Bihar Urban Infrastructure Development Corporation Ltd. The shares of the centre and state for this scheme is 70:30. Likewise, approval has been accorded by the Government of India for the development of the bank of the Ganga river with the

assistance of the World Bank. Under this scheme, 20 banks on the Ganga river will be constructed, which will help in keeping the river clean and pollution free.

#### Swarn Jayanti Shahri Rozgar Yojana (SJSRY)

The revised guidelines on SJSRY by the central government are under operation since April 2009. This programme is meant for the persons under BPL category, as defined by the Planning Commission. There are five components of the programme, (i) Urban Self-Employment Programme (USEP), (ii) Urban Women Self-Help Programme (UWSHP), (iii) Skill Development Training for Employment Promotion amongst Urban Poor (STEPUP), (iv) Urban Wage Employment Programme (UWEP), and (v) Urban Community Development Network (UCDN). The financial support for these programmes is in the proportion of 75:25 between the centre and the state. The employment orientated training to 34,500 beneficiaries is being imparted in as many as 17 trades through 65 listed state level institutions.

#### **4.9 Irrigation**

The irrigation system and watershed management are important infrastructure for rural economy. This is primarily because assured irrigation facilities boost up agriculture production and thereby enhance the income of the rural population. Besides, this also helps ensuring food security, both for Bihar and entire country.

Bihar is extremely rich in water resources, and has enough water to irrigate virtually the whole of its cultivable area. Yet the irrigated area here is only 49 percent, and only around 50 percent of the cultivated area is sown more than once. In several states of India, the proportion of the net irrigated area and the cropping intensity are much higher. The inadequate and inefficient utilization of water resources in Bihar can be ascribed mainly to continued neglect of the operation and maintenance (O&M) of canals and water bodies. The other important reason is the lack of participation of the beneficiary farmers in the management of irrigation resources in several areas. Bihar has witnessed some noteworthy examples of participatory management of irrigation; however, their replication has been slow, mainly because the water users have not been given the responsibility of managing the water resources.

Bihar has the total ultimate irrigation potential of 117.54 lakh hectares, including major, medium and minor irrigation schemes, using both surface and ground water sources. While major and medium irrigation schemes have an ultimate potential of 53.53 lakh hectares, the minor irrigation has a potential of 64.01 lakh hectares.

**Table 4.28 : Ultimate, Created and Achieved Irrigation Potential of the State**

(Area in Lakh Ha.)

Type of Irrigation Potential	Ultimate Potential	Created Potential	Utilised Potential
(a) Major and Medium Irrigation	53.53	28.86	16.36
(b) Minor Irrigation			
(i) Surface Irrigation (Including Ahars & Pynes)	15.44	5.19	2.36
(ii) Ground Water (mostly private shallow tube well)	48.57	28.99	26.75
Total	117.54	63.041	45.468

Source : Department of Water Resources, GOB

As is discerned from Table 4.28, against the already created potential of 63.04 lakh hectares, through the major, medium and minor water resources schemes, only 45.47 lakh hectares of irrigation is utilised annually and an irrigation potential of about 17.57 lakh hectares has been lost, which need to be restored. It is further observed that the lost irrigation potential in respect of major and medium irrigation is as high as 12.5 lakh hectares, as against only 5.1 lakh hectares in case of minor irrigation. As per the Agriculture Road Map of Bihar, in order to achieve the proposed agricultural production, 158 percent irrigation intensity is required by the year 2017, and 209 percent by the year 2022. This will ensure that irrigation could be provided in 99.00 lakh hectares by 2017 and 130.90 lakh hectares by 2022.

From the year 2011-12 upto September, 2013 a total of 29.63 thousand hectares of irrigation potential in major and medium irrigation sector has been created (Table 4.29).



**Table 4.29 : Physical Progress of Creation of Irrigation Potential during 2011-12, 2012-13 and 2013-14 upto September**

Sl. No.	Name of Scheme	Irrigation Potential Created (in Ha)
2011-12		
1	Western Kosi Canal Scheme	2000
2	North Kosi Reservoir Scheme	2000
3	Bachhrajha Weir	2530
	Total	6530
2012-13		
1	Western Kosi Canal Scheme	7000
2	Jamania Pump Canal Scheme	8700
3	Sammat Bigha Morhar Weir	3800
4	Kachnama Weir	300
5	Mor Weir	700
6	Solhanda Weir	200
	Total	20700
2013-14 (upto September, 2013)		
1	Jamania Pump Canal Scheme	400
2	Sugarwey Weir Scheme	500
3	Kachnama Weir	1200
4	Mor Weir	300
	Total	2400
	Grand Total	29630

Source : Department of Water Resources, GOB

#### Major and Medium Irrigation

There has been a vast gap between the irrigation potential created and the total area irrigated under major and medium irrigation. The utilisation efficiency registered a sharp decline from around 63 percent in 2005-06 to around 42 percent in 2010-11. However, it improved to 52 percent in 2011-12. It is an admitted fact that, on account of heavy sedimentation and breach in the canal systems, full utilisation of irrigation potential becomes very difficult.

**Table 4.30 : Water Utilization Efficiency of Major and Medium Irrigation Schemes**

(Figures in '000 ha)

Year	Irrigation Potential created	Kharif		Rabi		Hot Weather		Total Irrigation	Efficiency (%)
		Target	Irrigation	Target	Irrigation	Target	Irrigation		
2005-06	2637	1642.77	1253.46	512.95	399.99	12.80	11.63	1665.08	63.14
2006-07	2833	1389.00	1220.77	477.63	453.05	11.60	10.90	1684.72	59.47
2007-08	2863	1440.69	1245.28	477.63	453.05	12.27	10.82	1709.15	59.70
2008-09	2873	1479.91	1275.28	442.63	388.51	12.91	2.25	1666.04	57.99
2009-10	2880	1450.51	884.77	384.87	317.68	0.00	0.00	1202.45	41.75
2010-11	2886	1365.03	907.13	408.65	318.93	0.00	0.00	1226.06	42.48
2011-12	2893	1305.46	1171.12	394.97	337.11	0.00	0.00	1508.23	52.14

Source : Water Resources Department, GOB

**Eastern Gandak Canal System – Phase-II**

In 1968, construction of Gandak Project was started, but after the directives issued by the Planning Commission, the construction work was stopped in year 1985. Under Eastern Gandak Canal System (Phase-II), the work left incomplete in Phase I will be completed. The Technical sanction of Rs. 1799.50 crore (at 2011-12 prices) has been accorded by the Planning Commission, and the administrative approval for the amount has also been accorded by the state government in August 2012.

The scheme is targeted to be completed by 2015-16. After completion of this project 1.46 lakh hectare of additional irrigation potential will be created, which would comprise 0.61 lakh hectares of Muzaffarpur district, 0.48 lakh hectares of Vaishali district and 0.37 lakh hectares of Samastipur district.

**Western Gandak Canal System**

Western Gandak Canal System had started during the Third Plan (1961-66) and continued till 1984. However, the scheme could not be completed and was discontinued in 1985 by the Planning Commission. The scheme envisaged creation of irrigation potential of 4.78 lakh hectares; however, only 3.20 lakh hectares irrigation potential could be created because of partial implementation of the scheme. As time elapsed, silt started getting deposited in the canals and, consequently, the present irrigation potential of the scheme is only 1.73 lakh hectares.

The Western Gandak Canal System takes off from the Valmikinagar Barrage. The designed discharge at the take-off point is 18,800 cusecs. The main canal enters Uttar Pradesh 19 kms downstream from Valmikinagar Barrage, and after flowing 131.20 kms, it re-enters Bihar at Sukhdeopatti in Kuchaikot block of Gopalganj district. Thereafter, it is known as Saran Main Canal.

The proposed scheme shall ensure irrigation in 14 blocks of Gopalganj district, 20 of Saran district and 19 of Siwan district. The proposed scheme provides for restoration of lost irrigation potential of 1.47 lakh hectares and creation of additional irrigation potential of 1.58 lakh hectares. The work on the proposed scheme is planned to be taken up during the period 2012-13 to 2016-17 with the target of completion being March 2017. The estimated cost of the scheme is Rs. 2169.51 crore which has been examined and approved by the Central Water Commission in 2012. The scheme has been granted administrative approval in November, 2012.

#### Construction of Barrage on Dardha river near village Lavaich- Rampur

The administrative approval of the above barrage at a cost of Rs. 25.88 crores has been accorded in September, 2012. The construction of the barrage is proposed on the river Dardha between the villages Lavaich and Rampur under Dhanarua Block of Patna district. The scheme is proposed to be completed by May 2014. On completion of the scheme, 8 thousand hectares of additional irrigation potential will be created.

#### Construction of Malai Barrage

The construction of Malai barrage at a cost of Rs. 2.67 crores was sanctioned in the year 1987, but the project could not start. Later, an administrative approval has been accorded for the project in May, 2012, for which the revised cost estimate is Rs. 58.26 crore. The construction of this barrage is proposed on the river Kaw near Batasa village of Davath Block in Rohtas district. The scheme is to be completed by the end of 2016. On completion of scheme, an additional irrigation potential of 5630 hectares would be created.

#### Construction of Barrage in place of Kunder Weir

The administrative approval for the construction of the barrage in place of old and damaged Kunder Weir under Lower Kiul River Valley Weir Irrigation Scheme at a cost of Rs. 22.52 crore has been accorded by Water Resources Department in May 2013. The irrigation potential

of this scheme is 32.37 thousand hectares, against which it irrigates only 25.59 thousand hectares in the districts of Jamui and Lakhisarai, on account of leakage of water through the damaged falling shutters of the weir. After replacing the damaged falling shutters with the barrage gates and construction of new Nandnama distributory in the left canal system and restoring the whole canal system, not only 6.78 thousand hectares of lost potential irrigation will be regained but 7.83 thousand hectares of additional irrigation potential will be created. Thus, the total irrigation potential of the scheme will go upto 40.20 thousand hectares. This scheme will benefit Jamui and Sikandara blocks in Jamui district; Halsi, Ramgarh, Lakhisarai, Chanan and Suryagarha blocks in Lakhisarai district; and Chewara block in Seikhpura district. The details of execution of ongoing and new proposed Major-medium Irrigation Schemes are given in Table A4.5 & 4.6 (Appendix).

### Minor Irrigation

The ultimate potential of minor irrigation is around 64 lakh hectares, of which a little above 53 percent has been created and 85 percent of this created potential is being utilised.

**Table 4.31 : Status of Minor Water Resources in Bihar**

('lakh Hect.)

Irrigation Sources	Ultimate Potential	Created Potential (2007-12)
1. Surface Irrigation	15.44	5.19
(i) Ahar / Pynes/ Irrigation Tanks		1.64
(ii) Lift Irrigation		2.02
(iii) Surface minor Irrigation Bear/ Slice Gates		1.53
2. Ground Water Irrigation	48.57	28.99
(i) State Tubewells		6.47
(ii) Private Tubewells		22.52
Total	64.01	34.18

Source : Department of Minor Water Resources, GOB

As may be observed from Table 4.32, the total area irrigated through minor irrigation sources in 2011-12 was 33 lakh hectares, with tube wells, both state and private, accounting for over 93 percent of the irrigated area. However, in the following year, it marginally dropped, primarily on account of no irrigation by tanks including Ahars and Pynes.

**Table 4.32 : Irrigated Area through Minor Irrigation Sources**

(Area in '000 hectares)

Source	2010-11	2011-12	2012-13,
Surface Canal (Minor)	23.00	52.00	89.47
Tanks (including Ahars and Pynes)	NA	22.79	—
Tubewells (Private and State)	2803.45	3082.08	2908.17
Other Wells (Irrigation Wells)	145.79	135.00	135.00
Other Sources (Lift Irrigation) and Barge Lift Irrigation	15.50	11.61	17.59
Total	2987.74	3303.48	3150.23

Source : Department of Minor Water Resources, GOB

#### Ahars and Pynes

There are presently 20,938 Ahars/Pynes/irrigation ponds in the state, of which around 84 percent is functional. The Ahars/Pynes/Ponds irrigation system is existing in 17 districts, all in south Bihar, among which Gaya has a maximum of 7264 such systems, followed by Nawada (2839), Jamui (2522) and Banka (2263).

#### Interlinking of Rivers

Considering the priorities of the state government with respect to the issue of drought in South Bihar, mitigation of the flood devastation in North Bihar, improvement in the drainage of water, providing canal irrigation for attaining a cropping intensity of 250 percent, and optimization of the use of available water resources, action is being taken by the respective departments to implement the scheme of interlinking of the intra-state rivers. This will first require identifying the rivers to be interlinked and, then, preparing detailed project reports for them. These schemes will be formulated in such a way that they do not cross state or international boundaries. In future, however, these could be extended to or coordinated with the inter-state or international schemes as per the requirements of the state.

**Table 4.33 : Districtwise Data on Ahar-Pynes / irrigation Ponds update**

Sl. No.	District	Number of Systems		Total
		Functional	Defunct	
1	Patna	212	86	298
2	Nalanda	238	82	320
3	Bhojpur	93	31	124
4	Buxar	69	0	69
5	Kaimur	1330	71	1401
6	Rohtas	398	19	417
7	Aurangabad	1251	442	1693
8	Gaya	6502	762	7264
9	Nawada	1488	1371	2859
10	Jahanabad	406	95	501
11	Arwal	91	11	102
12	Bhagalpur	472	50	522
13	Banka	2146	117	2263
14	Munger	162	4	166
15	Jamui	2449	73	2522
16	Lakhisarai	251	15	266
17	Sheikhpura	125	26	151
	<b>Total</b>	<b>17683</b>	<b>3255</b>	<b>20938</b>

Source : Department of Minor Water Resources, GOB

#### 4.10 Power Sector

The link between availability of power and economic growth is well established. Bihar has witnessed a very fast period of growth in recent years and, if this growth is to be sustained, the present power situation in the state needs to be improved much. This has widely been acknowledged by the state government and it is undertaking necessary initiatives to ensure adequate and affordable power supply to households as well as the industry and business in coming years.

At 118 kwh, the per capita consumption of electricity in Bihar is the lowest in the country. The next lowest per capita consumption, that of Assam, is 205 kwh (significantly above that of Bihar), while the national average stands at 779 kwh. The acuteness of the power problem in Bihar can be understood better in the context of demand of electricity; as Table 4.34 shows, the

peak deficit has been around 30 percent for several years in the past. The table also shows that while peak availability has been increasing, it has been just about enough to catch up with increasing peak demand, but not to bridge the deficit. This deficit is only likely to widen in the near future, as the recent submission of the Bihar State Power Holding Company to the Central Electricity Authority (CEA) show that the peak load is expected to increase at least 14 percent per annum, if not more (Table 4.35).

**Table 4.34 : Power Supply Position in Bihar**

Year	Peak Demand (MW)	Peak Availability (MW)	Deficit (MW)	Deficit (%)
2007-08	1,800	1,244	556	30.9
2008-09	1,900	1,348	552	29.1
2009-10	2,200	1,508	692	31.5
2010-11	2,250	1,664	586	26.0
2011-12	2,500	1,712	788	31.5
2012-13	2,650	1,802	848	32.0
2013-14 (Sept. 2013-present)	3,150	2,190	960	30.5

Source: Bihar State Power Holding Company

**Table 4.35 : Forecast of Peak Load and Energy Requirement (2013-14 to 2016-17)**

Year	Peak Load (MW)	Energy Requirement (MU)
2013-14	3,194	19,478
2014-15	3,873	23,214
2015-16	4,472	26,330
2016-17	5,108	29,539

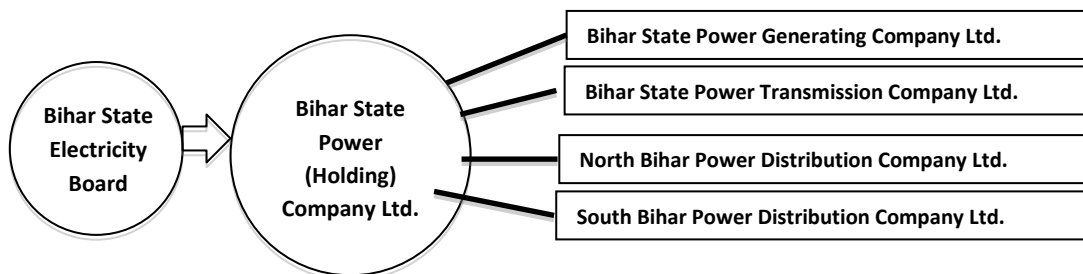
Source: Department of Energy, Government of Bihar

There are three key organisations in the energy sector in Bihar — Bihar State Electricity Board (BSEB), Bihar State Hydroelectric Power Corporation Limited (BSHPC) and Bihar Renewable Energy Development Agency (BREDA). The next sections briefly describes the responsibilities of each of these organisations.

### Bihar State Electricity Board (BSEB) and its unbundling

The BSEB was originally constituted on 1st April, 1958 under Section 5 of the Electricity (Supply) Act, 1948 and was mandated for management of generation, transmission, distribution of electricity and related activities in Bihar. With effect from November 1, 2012, under the new Bihar State Electricity Reforms Transfer Scheme 2012, the BSEB has been unbundled into five companies — Bihar State Power (Holding) Company Limited (holding company) (BSPHCL), Bihar State Power Generation Company, Bihar State Power Transmission Company, South Bihar Power Distribution Company and North Bihar Power Distribution Company.

**Chart 4.11 : Unbundling of BSEB**



Before analysing the current state of the energy sector in Bihar, the roles and responsibilities of the newly formed companies are described below:

Bihar State Power (Holding) Company Limited (BSHPCL) is the holding company of the 4 other companies. It is vested with the assets, interest in property, rights and liabilities of erstwhile BSEB. The Company will primarily be an investment company. It will coordinate the activities of 4 other companies, handle disputes and provide all necessary support to them.

Bihar State Power Generating Company (BSPGC) Limited is responsible for coordinating and advising other companies and concerns, including subsidiaries, engaged in the generation of electricity, and on all matters concerning the construction, operation and maintenance of generating stations and associated facilities. It is also responsible for procuring fuel and its transportation to various sites and settling of pending disputes.

Bihar State Power Transmission Company (BSPTC) Limited is responsible for transmission of electricity and it is vested with the transmission assets, interest in property, and rights and liabilities of the erstwhile BSEB. It will undertake planning and coordination activities with



regard to intra-state transmission and develop an efficient and economical system of intra-state transmission lines for smooth transmission of electricity from generating stations to load centres.

North and South Bihar Power Distribution Companies Limited undertake the activities of distribution to all consumers, trading of electricity, implementation of rural electrification schemes and introduce open access in distribution as per the Electricity Act 2003 and the directions of the regulator. They also tender, finalise and execute Power Purchase Agreements and other agreements for sale or purchase of electricity.

The allocation for BSEB in 2013-14 amounts to Rs. 1,884.4 crore; the division of this amount across various heads is given in Table 4.36, including the funds for Restructured Accelerated Power Development and Reforms Project (R-APDRP).

**Table 4.36 : Approved Outlay for BSPHCL (2013-14)**

Heads	Outlay (Rs. crore)
BRGF	957.5
Generation	---
Transmission	133.6
Distribution	439.5
R-APDRP/APDRP	128.8
EAP	225
<b>Total</b>	<b>1884.4</b>

Source : Annual Plan Document for Bihar

### Generation

Bihar is almost completely dependent on central sector allocations to meet its energy demand at present. Although the state has an annual allocation of about 1,772 MW of power, it receives only around 900-1000 MW per year on an average. This further deteriorates the power supply condition in Bihar. The acute dependence of Bihar on the centre for availability of power is primarily because the installed capacity of its own is only 440 MW in thermal power plants and 54.3 MW in hydel power. The situation is made worse as the actual generation in the state is well below the installed capacity. This can be seen from Table 4.37 that demonstrates power generated and purchased by the state.

**Table 4.37 : Power Generation and Purchase vis-à-vis peak demand**

(MW)

Year	Peak Demand	Met by		Total	Peak Deficit	Peak Deficit as % of Peak Demand	Own Generation as % of Peak Demand
		Own Generation	Import (purchase)				
2005-06	1,175	42.7	1,052.3	1,095	80	6.8	3.6
2006-07	1,275	37.5	1,175.5	1,213	62	4.9	2.9
2007-08	1,800	64.2	1,179.8	1,244	556	30.9	3.6
2008-09	1,900	72.2	1,275.9	1,348	552	29.1	3.8
2009-10	2,500	56.4	1,451.7	1,508	992	39.7	2.3
2010-11	1,902	51.3	1,253	1,304	598	31.4	2.7
2011-12	2,226	38.9	1,386	1,425	801	36	1.8
2012-13	2,642	NA	1,515	1,515	1127	42.7	NA

Source : BSPHCL

As can be seen from the table, although the total installed capacity is around 494.3 MW, the generation has never exceeded 72.2 MW in recent years; in 2011-12 (the last year for which generation data is available as of now), the generation was only 38.9 MW. This poor situation can be better understood by studying the three generating units, that were left to present Bihar, after its separation from Jharkhand in 2000.

- (1) Barauni Thermal Power Station (BTPS) : This is the only power station under the state's control. Although BTPS has 7 different units, 5 of them have already run through their working life and are not available for operation anymore. As far as units 6 and 7 are concerned, they have an installed capacity of 110 MW each, but they are both currently shut for Renovation and Modernisation (R&M) work.

**Table 4.38 : Status of Units at BTPS**

Stage	Unit	Capacity/ De-rated capacity (MW)	Year of Commissioning	Present Status
I	1	15	1966	Retired in 1983
	2	15	1963	Retired in 1985
	3	15	1963	Retired in 1985
II	4	50	1969	Retired in 2012
	5	50	1971	Retired in 2012
III	6	110/105	1984	Under R&M
	7	110/105	2005	Under R&M

Source : Business Plan of Bihar State Power Generating Company, November 2012

- (2) Muzaffarpur Thermal Power Station (MTPS) : The Kanti Bijlee Utpadan Nigam Ltd. (KBUNL), a wholly owned subsidiary of NTPC, had taken over MTPS (2 x 110 MW). The present equity holding is 64.6 percent by NTPC and 35.4 percent by erstwhile BSEB (now BSPHC). The power generated from the station will be supplied to Bihar. Currently, R&M work is being carried out by BHEL on both the units.
- (3) Kosi Hydel Power Station (KHPS) : This consists of 4 units of 4.8 MW each. It was commissioned during 1970-78 and was handed over to Bihar State Hydel Power Corporation (BSHPC) in 2003.

**Table 4.39 : Status of Units at KHPS**

Unit	Capacity	Date of Commissioning	Present status
1	4.8 MW	April, 1970	KHPS has been handed over to BSHPC on 16/11/2003
2	4.8 MW	March, 1971	
3	4.8 MW	October, 1973	
4	4.8 MW	October, 1978	
<b>Total</b>	<b>19.2 MW</b>		

Source : Business Plan of Bihar State Power Generating Company, November 2012

The estimates show that energy demand of the state is going to increase manifold in the near future — from 2,000 MW to 6,000. In view of this, the state government has planned various

other projects for enhancing the capacity for power generation. A list of the upcoming projects in Bihar under the private sector, or public sector or through a joint venture, is presented in Table 4.40.

**Table 4.40 : Upcoming Projects in Bihar**

Place	Capacity (MW)	Agency	Remarks
<b>(A) Under BSEB</b>			
(i) Extension of Barauni TPS, District-Begusarai	2X250 MW	BSEB	Work in progress, being executed by BHEL
<b>(B) Under Joint Venture of BSEB &amp; NTPS</b>			
(i) Extention of KTPS, Kanti, Muzaffapur	2X195 MW	KBUNL	Work in progress, being executed by BHEL
(ii) Nabinager Power Genarating CO, at NabinagarDistric-Aurangabad	3X660 MW	NPGCPL	Physical possession of land is going on.
<b>(C) Under Private/Public Sector through Tariff Based Bidding</b>			
(i) Buxar Thermal Power Station, Chausa (Buxar)	2X660 MW	Pvt-BPICPL	Land acquisition under process
(ii) Lakhisarai Thermal Power Kajra, (Lakhisarai)	2X660 MW	Pvt-BPICPL	Land acquisition under process
(iii) Pirpainti Thermal Power Station, Pirpainti, (Bhagalpur)	2X660 MW	Pvt-BPICPL	Land acquisition under process
<b>(D) Under Private Sector</b>			
(i) M/s JAS Infrastructure, Nagpur, at Banka (Bhagalpur)	4X660 MW	Pvt- JAS	Land acquisition under process
(ii) M/s Nalanda Power Company, Kolkata, at Pirpaiti (Bhagalpur)	2000 MW	Pvt-Nalanda	Land acquisition under process
(iii) M/s Ganga Power and Natural Resources, Kolkata at Pirpainti (Bhagalpur)	2X660 MW	Pvt-Adhunik	Land acquisition under process
(iv) M/s India Power Corporation, Kolkata at East Champaran.	2X660 MW	Pvt-India power	Land acquisition under process
(v) M/s Triton Energy, Gurgaon, Haryana, at Barun (Aurangabad)	2X660 MW	Pvt- Triton	
(vi) M/s Essar Power, Ranchi at Pirpainti (Bhagalpur)	3X660 MW	Pvt- Essar Power	
(vii) M/s Usha Martin, New Delhi at Pirpainti (Bhagalpur)	1200-1320 MW	Pvt- Usha Martin	
(viii) M/s Sarvottam Infrastructure Finance, Kolkata at Khalgaon.	54MW	Pvt-Sarvottam	
(ix) M/s Arrison Power, Kolkata at Banka.	2X660 MW	Pvt-Arrison	Land acquisition under process
(x) M/s Global Powmin, Kolkata at Nawada.	4X660 MW	Pvt-Global	
(xi) M/s Mirach Power, Hyderabad at Lakhisarai.	2X660 MW	Pvt-Mirach	Land identified.
(xii) M/s AES India, Gurgaon at Jagdispur (Bhagalpur)	2X660 MW	Pvt- AES	Land acquisition to be started shortly.
<b>(E) Nuclear Power Project.</b>			
(i) NPCIL has been requested for installation of Nuclear Power Plant at Rajauli.	4X700 MW	NPCIL	Sufficient water is not available. So, additional TPS to be taken.

Source : Bihar State Electricity Board

## Transmission

The transmission network plays a crucial role in the power sector as it acts as the connecting factor between energy generation and its distribution to customers. Given that the number of customers is continuously growing and there are plans to increase the generation capacity as well, a major task of the transmission network is to grow concurrently so as to be in line with the growth of the other two segments. According to the 18th Electric Power Survey (EPS), by 2016-17, Bihar should achieve a per capita electricity consumption level of 770 kwh, electrify additional 17,000 villages and increase power generation capacity to 14,000 MW. Given this planned growth, the transmission system needs to be strengthened adequately.

The transmission of power in Bihar takes place at 400 KV, 220 KV, 132 KV, and 132/25 KV voltage levels. The transmission network of the BSPTC consists of 101 sub-stations and approximately 7,381 circuit kilometres (CKM) long transmission lines. The transmission system is capable of transmitting 9,052.5 MVA of power. The details of existing transmission infrastructure are presented in Table 4.41.

**Table 4.41 : Existing Infrastructure for Transmission**

Voltage	No. of Sub-Stations	Line length (CKM)	Transformer Capacity (MVA)
400 KV	—	75	—
220 KV	11	1,435.3	3,550
132 KV	87	5,870.9	5,392.5
132/ 25 KV	3	(not available)	110
<b>Total</b>	<b>101</b>	<b>7,381.1</b>	<b>9052.5</b>

Source : Department of Energy, Government of Bihar

The need for improvement and expansion of the transmission network has been well recognized by the state, and this work is being carried out in two phases under Rashtriya Sam VikasYojana (RSVY), supported by the Power Grid Corporation of India Limited (PGCIL). Additionally, the BSPTC has planned capital expenditure for installation of new transmission lines and sub-stations, as well as augmentation and R&M works to strengthen the existing transmission network. A capital investment of Rs. 6845 crore has been planned for this purpose. As the business plan for the transmission company states, a sum of Rs. 3957 crore is planned to be invested during the three year period (2013-14 to 2015-16). This also includes the expenditure for the Bihar Power Sector Improvement Project, which is being funded by the

Asian Development Bank (ADB). The transmission component of the project includes construction of new transmission sub-station capacity, renovation and modernization of existing sub-station capacity, and the addition of new or upgraded transmission lines (Table 4.42).

**Table 4.42 : Bihar Power Sector Improvement Project -Current Status**

Sl. No.	Project	Cost (Rs. crore)
1	Construction of 2x50 MVA, 132/33 KV Grid Subs-station at Dhanha (West Champaran) on turnkey basis	49.15
2	Construction of 2x50 MVA, 132/33 KV Grid Sub-Station at Gangwara (Darbhanga) on turnkey basis	
3	Construction of 132 KV bay one each at Bettiah, Sasaram, Mohnia, Dinara, Lakhisarai and Seikhpura G.S.S.	
4	Construction of 4 no. 33 KV bay at remote end 33/11 KV Power substations for down linking	
5	Construction of 2x150 MVA 220/132 KV Grid Sub-Station at Pusauli (Kaimur)	47.98
6	2 nos. 220 KV bay extensions at 220/132 KV Dehri Grid sub station	
	<b>132 KV line (202 KM)</b>	<b>48.61</b>
7	LILO of 132 kV Pandaul Line at Gangwara - 10 KMs (approx.)	2.41
8	Pusauli (New) - Sasaram DCCS line -50 KMs (approx.)	12.03
9	Pusauli (New) - Bhabhua DCCS line -15 KMs (approx.)	3.61
10	Pusauli (New) - Dinara DCCS line -45 KMs (approx.)	10.83
11	Lakhisarai - Shekhpura DCCS line-32 KMs (approx.)	7.70
12	Bettiah - Dhanha DCCS line-50 KMs (approx.)	12.03
	<b>33 KV line (40 KM)</b>	<b>9.63</b>
13	New Line from132 kV Sub Station Dhanha (New) - 20 KMs (approx.)	4.81
14	New Line from132 kV Sub Station Gangwara (New) - 20 KMs (approx.)	4.81
15	LILO of both ckts of Sasaram (PGCIL)- Ara (PGCIL) 220 KV D/C line at New Sub Station at Pusauli (New)- 6 KM	41.53
16	Pusauli (New)-Dehri (BSEB) 220 KV D/C line - 8 KM	
	<b>Grand Total</b>	<b>196.89</b>

Source : Business Plan for Bihar State Power Transmission Company, November 2012

### Distribution

The distribution is an extremely important component of the whole electricity supply chain, as this is the only arm that generates revenue that can be utilized towards improving the entire supply chain, and also enable the state to purchase more electricity from the center. Thus, a major challenge of the power sector reforms lies in the efficient management of the distribution sector.

During the recent years, the demand for electricity has been continuously increasing in the state, because of fast economic growth at one hand and the growth of population on the other. The problems arising from this increasing demand for power are further complicated by the fact that energy sales have been increasing only modestly, at about 7 percent per annum. One of the most important reason for this is that transmission and distribution (T&D) losses of the erstwhile BSEB have been very high all along, the recent figure being 44.05 percent (2011-12) (Table 4.43). These losses remain a major concern for the successor companies as well. The new distribution companies have been trying to address these issues by improving the billing and collection cycle, along with metering of 100 percent of the consumers. Energy accounting and auditing at feeders and distribution transformers (DTs) are essential for reducing these losses, and the distribution companies have already started these reforms.

**Table 4.43 : Approved and Actual T&D Losses (Percentages)**

Year	T&D Losses	T&D Losses approved by BSERC
2006-07	42.61	41
2007-08	39.06	38
2008-09	37.98	38
2009-10	38.32	35
2010-11	43.59* (35.26)	32
2011-12	44.05	29

(Note : \* This is on the basis of revised norms of consumption for un-metered categories of consumers. Based on earlier norms the T&D loss is 35.26 percent only)

Source : Department of Energy, Government of Bihar

Some of the initiatives which have already been taken or planned in near future by the distribution companies are as follows:

- (a) **R-APDRP** : The Restructured Accelerated Power Development and Reforms Programme (RAPDRP) is a Centrally Sponsored Scheme, launched by the Ministry of Power. The nodal agency for this scheme Power Finance Corporation (PFC), India. Part A of the programme includes projects for establishing baseline data and IT applications for energy

accounting/auditing as well as IT-based consumer service centres. In all, 71 towns have been selected under Part-A. It also envisages installation of SCADA (Supervisory Control and Data Acquisition) and DMS (Distribution Management System) projects in Patna. The aim is providing real time monitoring and control, minimizing loss, balancing load, and improving voltage profiles. Within Part B of this scheme, funds have been allocated to strengthen networks for reducing aggregate technical and commercial losses (AT&C) in it. The Detailed Project Report (DPR) of all 64 towns selected under Part B of the programme have been approved by the Steering Committee of the Ministry of Power. This programme seeks to reduce the AT&C losses of the towns to 15 percent. The details of expenditure under R-APDRP are presented in Table 4.44.

**Table 4.44 : Capital Expenditure of R-APDRP**

Project Component under R-APDRP	Outlay (Rs. crore)
R-APDRP—Part B	1155.21
R-APDRP—Part A	253.68
R-APDRP—SCADA	36.00
Total	1444.89

Source: Combined Business Plan for North Bihar Power Distribution Company and South Bihar Power Distribution Company, November 2012

- (b) **BRGF** : Under the Backward Region Grant Fund (BRGF) scheme, R&M of old power sub-stations, distribution sub-stations and associated lines in rural areas has been planned. These projects will help in efficient load management and improved operational efficiency.
- Segregation of rural loads by providing dedicated Agriculture Feeder for improving load management and ensuring reliable supply for irrigation. It aims to regulate the free supply of electricity to agricultural pump-sets and thereby limiting excess groundwater mining.
  - This project also aims at improving technical performance and reduce technical losses of the sub-station, through required repair and maintenance work.
  - Non-R-APDRP: This project plans to implement IT applications and strengthen distribution networks of 49 small towns that are not covered under R-APDRP to reduce AT&C losses. The capital expenditure planned in these areas is similar to the activities in the R-APDRP works (Table 4.45).



**Table 4.45 : Financial outlay of capital expenditure planned for distribution under BRGF**

Year	2012-13	2013-14	2014-15	2015-16	2016-17
Planned Capital Expenditure (Rs. crore)	88	1,075	1,100	1,100.25	100

Source : Combined Business Plan for North Bihar Power Distribution Company and South Bihar Power Distribution Company, November 2012

- (c) Consumer Metering of 12 lakh consumers : Under this programme, about 12 lakh consumer meters are to be installed by 2012-13. This is part of the 100 percent metering initiative of the erstwhile BSEB.
- (d) Reconductoring of 72,000 kms of LT and HT lines : In this project, old and dilapidated infrastructure will be replaced to reduce technical losses.
- (e) Externally Aided Project : The distribution components included in the ADB funded Bihar Power System Improvement Project have been designed to fit into the R-APDRP distribution investment programme, and cover 7 towns in four distribution circles in the state (Table 4.46).

**Table 4.46 : Package-wise Summary of Works with ADB Funds**

Package	Town	Proposed Outlay (Rs. Crore)
Package A	Bihar Sharif	38.16
Package B	Motihari and Bettiah	34.48
Package C	Samastipur and Begusarai	56.29
Package D	Ara and Buxar	49.01
	<b>Total</b>	<b>177.94</b>
Additional Outlay		<b>250</b>
	<b>Grand Total</b>	<b>427.94</b>

Source: Combined Business Plan for North Bihar Power Distribution Company and South Bihar Power Distribution Company, November 2012

Given the increasing sales of electricity, the revenue collection increased annually at 18.6 percent over 2006-07 to 2011-12, despite the huge T&D losses. However, the financial losses have constantly been high at more than 40 percent, which is partly explained by the fact that rates of electricity have not been increasing commensurately with the costs. The per unit power procurement costs has risen to about 3 times during the period 2005-06 and 2011-12, whereas the average billing rate has increased to less than 2 times. Besides power purchase costs, the

increased expenditure of the erstwhile BSEB was also due to higher expenditure on interest and finance charges, and employee costs (Table 4.47). The most recent data from the two distribution companies (available only for the period April to August 2013) does not show a reversal in the trend; however, given the new initiatives envisaged by the companies in their combined business plan, some of these issues will hopefully be resolved.

**Table 4.47 : Operational and Financial Status of BSEB**

Item	2009-10	2010-11	2011-12	2012-13	2013-14 Apr to Aug 2013	
					NBPDCL	SBPDCL
Generation and Purchases (MWh)	9837	10883	11966	12614	2162.35	3936
Sales (MKwh)	6067	6139	6698	7213	1351.16	1817.65
Losses (Percentage)	38.32	43.59 * (35.26)	44.05	41.28 (AV)	37.51	53.8
Average Revenue (Rs./KWh)	3.03	3.87	4.64	4.54 (AV)	4.24	4.79
Sale of Power (Rs. Crore)	1839	2376	3109	3307	572.87	872.41
Total Income (including subsidies) (Rs. Crore)	2796	3618	5421	6518	996.87	(not available)
Total Cost (Rs. Crore)	4292	5240	7799	7036	1075.32	(not available)
Cost coverage (tariff/cost) (Percentage)	43	46	40	50	53	53

\* This is on the basis of revised norms of consumption for un-metered categories of consumers. Based on earlier norms the T&D loss is 35.26 percent only

Source : Department of Energy, Government of Bihar

#### Rajiv Gandhi Grameen Vidyutikaran Yojana (RGGVY)

Bihar, with only 11.3 percent urban population, remains the least urbanised state in India, the national average standing at around 31.1 percent. Thus, improving connectivity of rural areas to the power grid is of great importance. Taking cognizance of this fact, rural electrification work is being carried out in all 38 districts of the state under Rajiv Gandhi Grameen Vidyutikaran Yojana (RGGVY). In 24 districts, work is being carried out by the Power Grid Corporation of India Limited, in 6 districts by National Hydroelectric Power Corporation (NHPC), and in the remaining 8 districts by BSPHCL. The agency-wise break-up of the BPL households and villages connected to the grid, number of power sub-stations constructed and charged under RGGVY is given in the Table 4.48. The district-wise allocation of responsibility of implementing RGGVY among the three bodies in-charge is presented in Table 4.49.

**Table 4.48 : Achievement for Construction of Power Sub-Stations, Electrification of Villages and Electrification of BPL Households under RGGVY**

Activities	PGCIL	NHPC	BSPHCL	Total
<b>Constriction of Power Sub-Station's</b>	86	40	45	171
Covered under Tenth Plan	75	11	NIL	86
Covered under Eleventh Plan	11	29	45	85
Number of Power Sub-station Charged	74	28	22	124
<b>Electrification of Villages</b>				
No. of Villages Electrification till March, 2012	16,032	4,862	1,758	22,652
No. of Villages Electrification upto March, 2013 (2012-13)	1,128	249	829	2,206
Total no. of villages electrified	17,160	5,111	2,587	24,858
<b>Electrification of BPL Households</b>				
No. of households (000) electrified till March, 2012	954.5	975	403.1	2332.6
No. of households (000) to be electrified during 2012-13 (Target)	49.7	125.2	199.4	374.3
No. of household (000) electrified during 2013-14 (upto 15.11.2013)	6.5	1.1	54.4	62
Achievement % (2013-14)	13.06	0.97	27.25	16.56
Total No. of household (000) electrified up to 15.11.2013 (2013-14)	961	976.2	457.5	2394.7

Source : Department of Energy, Government of Bihar

**Table 4.49 : Districtwise Allocation of RGGVY among PGCIL, NHPC and BSPHCL**

<b>PGCIL (24 districts)</b>				
Patna	Nalanda	Bhojpur	Buxer	Rohtas
Kaimur	Gaya	Nawadah	Aurangabad	Jehanabad
Arwal	Munger	Lakhisarai	Jamui	Bhagalpur
Banka	Vaishali	Muzaffarpur	Saran	Siwan
Gopalgunj	Purnea	Kishanganj	Araria	
<b>NHPC (6 districts)</b>				
Darbhanga	Sheohar	E. Champaran	W. Champaran	Sitamarhi
Madhubani				
<b>BSPHCL (8 districts)</b>				
Samastipur	Saharsa	Supaul	Madhepura	Khagaria
Katihar	Begusarai	Sheikhpura		

Source : Bihar State Electricity Board

Bihar State Hydroelectric Power Corporation Limited (BSHPC)

Aside from thermal power, Bihar also has potential for generating power from water resources, and, presently, this is being exploited to some extent. The Bihar State Hydroelectric Power Corporation Limited (BSHPC) was established to oversee expansion of hydroelectric power projects in the state. During the Tenth Plan, BSHPC started exploring possibilities for major hydel projects, besides its earlier mandate for minor hydel projects. There are 13 minor hydel projects that are currently operational in the state, with an installed capacity of 54.3 MW. The details of these projects are given in Table 4.50.

**Table 4.50 : Operational Minor Hydel Projects in Bihar**

Sl. No.	Name of Project	District	Installed Capacity
1	Eastern Gandak Canal H.E. Project, Valmikinagar	West Champaran	15
2	Sone Western Link Canal H.E. Project, Dehri	Rohtas	6.6
3	Sone Western Link Canal H.E. Project, Barun	Aurangabad	3.3
4	KosiHydel Power Station	Supaul	19.2
5	Agnoor Small Hydel Project	Arwal	1
6	Dhelabagh Small Hydel Project	Rohtas	1
7	Nasriganj Small Hydel Project	Rohtas	1
8	Triveni Link Canal HEP	West Champaran	1
9	Jainagra Small Hydel Project	Rohtas	1
10	Sebari Small Hydel Project	Rohtas	1
11	Sirkhinda Small Hydel Project	Rohtas	0.7
12	Arwal Small Hydel Project	Arwal	0.5
13	Belsar Small Hydel Project	Arwal	1
		<b>Total</b>	<b>54.3</b>

Source : Annual Report 2012-13, Department of Energy, Government of Bihar

As mentioned before, presently BSHPC is also engaged in exploring the possibilities of minor hydel power projects in the state. There are 17 such schemes where the exploration work is in progress (Table 4.51).

**Table 4.51 : Status of Proposed Small Hydel Projects**

Sl. No.	Name of Project	Capacity (MW)	Estimated Completion Date
1	Tejpura Small Hydel Project	1.5	March 2014
2	Amethi Small Hydel Project	0.5	March 2014
3	Katwar Small Hydel Project	0.25	March 2014
4	Rampur Small Hydel Project	0.25	March 2014
5	Rajapur Small Hydel Project	0.7	March 2014
6	Paharma Small Hydel Project	1	March 2014
7	Bathnaha Small Hydel Project	8	March 2014
8	Nirmali Link Canal HEP	7	March 2015
9	Katanya Small Hydel Project	2	March 2014
10	Mathauli Small Hydel Project	0.8	March 2014
11	Barwal Small Hydel Project	1.6	March 2014
12	Belidad Small Hydel Project	0.7	March 2014
13	Dehra Small Hydel Project	1	March 2014
14	Sipaha Small Hydel Project	1	March 2014
15	Ararghat Small Hydel Project	7	March 2015
	<b>Total</b>	<b>33.3 MW</b>	

Source: Annual Report 2012-13, Department of Energy, Government of Bihar

In the first year of the Eleventh Plan, the Corporation had identified potential for a major hydel projects at Dagmara. In the current year, the work on the long delayed Indrapuri Reservoir project has started. There are also 4 more schemes where the pre-feasibility reports (PFR) have been prepared — Sinafdar Pumped Storage Scheme (345 MW), Hathiahdah-Durgawati Pumped Storage Scheme (1,600 MW), Panchgotia Pumped Storage Scheme (225 MW), and Telharkund Pumped Storage Scheme (400 MW).

The state government has requested the central government to make an allocation of 1500 MW of power from Bhutan to Bihar. There is also a need to attract private sector players to develop the hydropower potential in the state.

Bihar Renewable Energy Development Agency (BREDA)

As mentioned before, most of Bihar's installed generation capacity is concentrated in thermal power plants. This leads not only to concern about clean generation of electricity, but also puts a fiscal burden on the state given that prices of coal can be hugely volatile. Thus, aside from hydel power projects mentioned in the last section, the state has also created an agency called Bihar Renewable Energy Development Agency (BREDA) that is responsible for development of projects that would use non-conventional energy sources in the state for production of electricity. Some of the projects undertaken by BREDA until September 2013 are listed in Table 4.52.

**Table 4.52 : Achievements of BREDA for FY 2011-12 and 2012-13 (until September 2013)**

Sl. No.	Scheme Name	Physical Achievement	Financial Outlay (lakh Rs.)
<b>1</b>	<b>Solar Photovoltaic Scheme</b>		
	Solar Water Pumping Systems installation under <i>Bihar Saur Kranti</i> 's irrigation scheme	560 pumping systems	660
	Solar electrification of Honourable Chief Minister's House, Janata Durbar, and residential office	100 KWP	450
	Distribution of Solar Lanterns (across all districts)	2,000 Solar Lanterns	30
	Distribution of Solar Lanterns to Women's self-help groups in Tirhut Area	4,000 Solar Lanterns	60
<b>2</b>	<b>BEE (Bureau of Energy Efficiency) Schemes</b>		
	LED street light installation in various places in Patna by Patna Nagar Nigam	236 LED Street Lights	70.9
	Installation of LED bulbs and street lights in NepuramPilkhi, Sarilchak, and Nahub villages (Nalanda) under the LED Village Campaign	1257 bulbs, 22 LED street lights	13.1

Source: Bihar Renewable Energy Development Agency

**APPENDIX**

**Table A 4.1 : District wise Road Network in Bihar (2011-2013)**

(Length in

km)

Districts	2010			2011			2012			2013		
	NH	SH	MDR	NH	SH	MDR	NH	SH	MDR	NH	SH	MDR
Patna	394.90	150.96	422.37	394.90	162.96	422.37	394.90	162.16	427.40	394.90	162.16	458.41
Nalanda	177.07	157.00	179.07	177.07	172.00	179.07	177.07	172.00	203.08	177.07	172.00	318.26
Bhojpur	85.00	93.57	289.51	85.00	152.80	289.51	85.00	152.80	280.18	85.00	152.80	258.28
Buxar	55.00	78.50	108.11	55.00	78.50	108.11	55.00	78.50	126.39	55.00	78.50	127.51
Rohtas	145.24	234.80	408.00	145.24	234.80	388.00	145.24	234.80	425.16	145.24	234.80	422.95
Kaimur	52.24	99.40	210.80	52.24	99.40	210.80	52.24	99.40	232.60	52.24	99.40	232.84
Gaya	119.50	226.80	254.83	119.50	255.10	254.83	119.50	218.60	304.19	119.50	218.60	351.33
Arwal/ Jehanabad	134.23	46.40	184.55	134.23	61.90	184.55	134.23	104.30	186.61	134.23	104.30	200.10
Nawada	84.30	140.88	102.40	84.30	186.88	102.40	84.30	170.33	173.58	84.30	170.33	120.40
Aurangabad	137.23	88.80	221.55	137.23	150.50	204.55	137.23	150.50	218.10	137.23	150.50	258.73
Saran	180.50	116.60	184.74	180.50	201.80	164.54	180.50	201.80	202.79	180.50	201.80	283.18
Siwan	54.00	125.40	230.86	54.00	159.40	196.86	54.00	159.40	328.66	54.00	159.40	255.89
Gopalganj	96.43	50.15	311.09	96.43	85.95	304.29	96.43	81.64	312.21	96.43	81.64	301.90
W. Champaran	112.00	47.00	317.01	112.00	101.60	262.41	112.00	101.60	317.01	112.00	101.60	317.01
E. Champaran	94.00	99.90	284.92	94.00	99.90	284.92	94.00	144.05	309.84	94.00	144.05	362.96
Muzaffarpur	229.20	70.33	358.89	229.20	70.33	358.89	229.20	70.33	364.01	258.23	70.33	439.07
Sitamarhi	102.00	52.72	200.18	102.00	52.72	200.18	102.00	49.30	203.56	136.00	49.30	231.25
Sheohar	22.00	13.64	33.00	22.00	13.64	33.00	22.00	13.64	33.00	22.00	13.64	33.00
Vaishali	127.61	80.60	187.84	127.61	118.60	149.84	127.61	151.20	177.30	127.61	151.20	177.35
Darbhanga	49.00	106.08	261.95	49.00	106.08	261.95	49.00	198.06	403.55	49.80	198.06	351.12
Madhubani	207.75	213.06	312.20	207.75	213.06	312.20	207.75	131.95	282.94	207.75	131.95	325.51
Samastipur	65.51	136.50	392.69	65.51	174.40	354.79	65.51	221.90	321.45	65.51	221.90	310.56
Begusarai	95.89	42.00	199.05	95.89	42.00	199.05	95.89	42.00	201.63	95.89	42.00	200.15
Munger	38.57	35.34	45.20	38.57	35.34	45.20	38.57	69.40	45.20	96.91	11.06	45.90
Shekhpura	12.00	52.47	92.05	12.00	52.47	92.05	12.00	52.90	108.51	12.00	52.90	107.06
Lakhisarai	45.21	58.84	33.39	45.21	58.84	33.39	45.21	58.84	58.29	45.21	58.84	58.49
Jamui	_	220.15	183.71	_	220.15	183.71	_	221.45	183.78	88.36	133.09	183.62
Khagaria	92.30	0.00	130.34	92.30	15.50	114.84	92.30	15.00	129.05	92.30	15.00	173.06
Bhagalpur	146.00	81.05	213.23	146.00	81.05	213.23	146.00	81.05	214.90	146.00	81.05	253.78
Banka	_	175.35	253.71	_	175.35	253.71	_	215.21	245.77	_	215.21	334.28
Saharsa	59.70	58.00	310.69	59.70	118.00	250.69	59.70	153.75	339.10	78.70	134.75	360.30
Supaul	133.00	165.45	480.27	133.00	229.25	462.53	133.00	221.99	469.79	204.60	150.38	517.99
Madhepura	109.00	97.30	99.98	109.00	97.30	99.98	109.00	99.48	53.80	109.00	99.48	71.64
Purnea	103.00	128.80	289.65	103.00	156.80	261.65	103.00	161.48	286.25	120.20	161.48	199.50
Kishanganj	0.00	78.60	424.50	0.00	125.60	377.50	0.00	117.06	233.50	68.00	49.06	233.50
Araria	85.00	112.00	266.43	85.00	127.20	266.43	85.00	163.15	252.29	153.50	94.65	274.08
Katihar	90.00	52.20	486.67	90.00	116.30	422.57	90.00	115.98	375.12	101.50	115.98	298.42
<b>Total</b>	<b>3734.38</b>	<b>3786.64</b>	<b>8965.43</b>	<b>3734.38</b>	<b>4603.47</b>	<b>8504.59</b>	<b>3734.38</b>	<b>4857.00</b>	<b>9030.59</b>	<b>4200.71</b>	<b>4483.19</b>	<b>9449.36</b>

Source : Department of Road Construction, GOB

**Table A 4.2 : District wise approved length and physical achievement of State Highways (2012-13) under RSVY**

Name of the Districts	Implementing Agency	Approved Length (km.)	Physical Achievement (km.)
Patna	CPWD	79.40	78.30
Nalanda	CPWD	39.50	38.80
Bhojpur	CPWD	47.00	47.40
Buxar	CPWD	78.84	52.56
Rohtas	CPWD	207.36	188.80
Kaimur	CPWD	52.29	51.70
Gaya	CPWD	68.22	68.22
Arwal/Jehanabad	CPWD	3.50	3.50
Nawada	CPWD	45.45	45.00
Aurangabad	CPWD	37.10	35.59
Saran	IRCON	24.00	0.00
Siwan	CPWD	54.60	54.60
Gopalganj	CPWD	24.90	24.90
W. Champaran	CPWD	35.85	35.25
E. Champaran	CPWD	102.45	103.45
Muzaffarpur	CPWD	NA	NA
Sitamarhi	CPWD	26.54	26.54
Sheohar	CPWD	12.00	12.00
Vaishali	IRCON	31.01	31.01
Darbhanga	IRCON	96.77	97.87
Madhubani	IRCON	105.86	105.86
Samastipur	IRCON	97.17	97.45
Begusarai	CPWD	41.30	41.30
Munger	CPWD	34.00	33.70
Sheikhpura	CPWD	38.54	38.50
Lakhisarai	CPWD	58.98	58.74
Jamui	CPWD	151.86	150.90
Khagaria	CPWD	NA	NA
Bhagalpur	CPWD	46.35	46.33
Banka	CPWD	167.06	165.20
Saharsa	CPWD	24.10	24.10
Supaul	CPWD	33.10	33.10
Madhepura	CPWD	27.77	27.77
Purnea	CPWD	91.40	91.00
Kishanganj	CPWD	79.59	78.00
Araria	CPWD	30.50	30.50
Katihar	CPWD	19.71	19.85
<b>Total</b>		<b>2114.07</b>	<b>2037.79</b>

Source : Department of Road Construction, GOB



**Table A 4.3 : Statistics of Registered Vehicle in Bihar State During the Year 2012-2013**

(in No.)

District Name	Truck	Bus	Car	Taxi	Jeep	Thr_ whl	Two_ whl	Tractor	Trailor	Other	Total
Patna	3167	244	12537	1488	1740	6205	58134	1649	693	5	85862
Nalanda	130	78	52	222	99	625	6964	715	128	131	9144
Bhojpur	88	53	97	263	375	823	6968	814	673	262	10416
Buxar	60	22	42	38	90	75	4147	516	413	42	5445
Rohtas	212	73	328	64	157	569	7254	1172	438	39	10306
Kamur/ Bhabhua	103	42	58	78	110	86	3394	462	221	42	4596
Gaya	772	115	1091	1022	877	2018	16875	734	494	51	24049
Jehanabad	61	35	15	30	74	426	1263	408	342	40	2694
Arwal	7	4	2	12	27	155	571	132	113	13	1036
Nawada	64	34	103	262	139	255	4376	549	356	204	6342
Aurangabad	127	67	47	149	127	858	4406	747	97	87	6712
Saran/ Chapra	120	49	446	352	494	1570	6411	779	165	30	10416
Siwan	333	40	141	247	530	510	13598	868	23	0	16290
Gopalganj	27	29	436	155	0	273	10102	600	14	166	11802
W.Champarn/ Betiah	17	16	47	371	363	515	16409	1336	679	123	19876
E.Champarn/ Motihari	148	28	90	612	424	740	9292	1006	1	0	12341
Muzaffarpur	2739	254	2987	3419	1022	2402	43313	1948	121	27	58232
Sitamarhi	42	15	66	45	52	1094	9237	1012	101	1	11665
Sheohar	0	0	0	50	44	191	1275	580	25	0	2165
Vaishali	129	42	1478	259	484	1469	20507	1976	854	255	27453
Darbhanga	158	29	346	646	87	1137	10732	997	487	198	14817
Madhubani	5	9	19	163	121	349	10949	1651	462	49	13777
Samastipur	230	166	829	331	88	847	9304	621	276	60	12752
Begusarai	515	123	441	989	104	158	11745	823	359	0	15257
Munger	71	5	66	213	24	223	4301	125	84	1	5113
Shekhpura	19	13	43	63	35	22	1303	229	203	36	1966
Lakhisarai	122	19	13	243	53	24	774	238	222	0	1708
Jamui	16	13	105	481	0	333	3240	293	294	0	4775
Khagaria	58	14	23	106	8	182	3636	766	252	0	5045
Bhagalpur	149	90	1036	280	890	1920	12849	1220	641	440	19515
Banka	23	17	19	31	28	14	2186	101	23	5	2447
Saharsa	117	43	38	167	71	341	4806	990	443	0	7016
Supaul	64	27	30	161	99	141	4346	490	130	0	5488
Madhepura	0	0	0	0	0	0	0	0	0	0	0
Purnea	258	68	1041	1259	790	2907	9396	2293	629	16	18657
Kishanganj	1	2	38	35	0	71	7271	98	75	0	7591
Araria	17	4	121	0	148	635	5360	828	131	0	7244
Katihar	21	13	181	40	41	224	15374	712	192	10	16808
	<b>10190</b>	<b>1895</b>	<b>24452</b>	<b>14346</b>	<b>9815</b>	<b>30387</b>	<b>362068</b>	<b>30478</b>	<b>10854</b>	<b>2333</b>	<b>496818</b>

Source : Department of Transport, GOB

**Table A 4.4 : Urban Development & Housing Department, Bihar — Physical & Financial Progress of Urban Infrastructure and Governance (UIG) – (2013-14, Upto sept. 2013)**

(Rs. in Lakh)

Sl. No.	Name of Towns	Scheme	Total Project Cost	Total amount released to 'SLNA-BUDA	Implementing Agency	Amount Released to Implementing Agency	Work Status
1	Patna	Municipal Solid Waste management for Patna Town	3695.70	2309.62	Patna Municipal Corporation	2309.62	Work in progress under Patna Municipal Corporation
2	Patna	Integrated SWM in Patna UA	1155.81	520.13	BUIDCO	433.44	SWM and cleaning work is being done in wards. Capes work completed
3	Patna	Khagaul Water Supply Scheme	1315.43	571.95	BUIDCO	463.29	3 tubewell work completed. Boundary wall, pump chamber, construction of quarter is in progress construction of 2 water towers completed and one in progress. Laying of pipe for 32 km completed. Rest is in progress.
4	Patna	Phulwarisharif Water Supply Scheme	2470.26	1111.61	BUIDCO	926.34	6 tubewell work completed. Construction of Boundary wall, pipe chambers is in progress construction of 1 water tower completed and 4 is in progress. Laying of pipe for 50 km completed.
5	Bodhgaya	Water Supply Scheme	3355.72	1409.40	BUIDCO	1006.72	7 tubewell work completed. Water distribution system is in progress in all 4 zones. Laying of pipe for 53.29 km completed. Construction of 4 water towers in progress.
6	Patna	Purchase of buses for urban transport as part of 2nd Stimulus Package, approved by CSMC in its 69th meeting	3990	1995	PPP Basis	-	EOI published but no bidder participated

**Table A 4.4 : Urban Development & Housing Department, Bihar — Physical & Financial Progress of Urban Infrastructure and Governance (UIG) – (2013-14, Upto sept. 2013) (Contd.)**

(Rs. in Lakh)

Sl. No.	Name of Towns	Scheme	Total Project Cost	Total amount released to 'SLNA-BUDA	Implementing Agency	Amount Released to Implementing Agency	Work Status
7	Bodhgaya	Purchase of buses for urban transport as part of 2nd Stimulus Package, approved by CSMC in its 69th meeting	675	337.5	PPP Basis	270.00	Fund transferred to Bihar State Road transport Corporation for purchasing buses
8	Patna	Augmentation for Water Supply Scheme for Danapur	6896.45	3103.41	BUIDCO	2586.18	Laying of pipe for 37 km completed Construction of 2 water towers in progress.
9	Bodhgaya	Sewerage Scheme	9594.34	4029.63	BUIDCO	2878.31	Laying of sewer line for 31.08 km completed.
10	Patna	Water Supply Scheme	42698.00	10674.50	BUIDCO	10674.50	Construction of 17 water towers in progress. Laying of pipes for 91 km completed. In 6 different zones laying of pipe is in progress. For intake, soil investigation work completed at Digha.
		Total	75846.71	26062.75		21548.39	

Source : Department of Urban Development and Housing, GOB

**Table A 4.5 : Execution of Ongoing Major-Medium Irrigation Schemes (2012-17)**

Name of Schemes	Financial Requirement ( Rs. In Crores)						Creation of Additional irrigation Potential (Lakh hac)
	2012-13	2013-14	2014-15	2015-16	2016-17	Total Amount	
1. Durgawati Reservoir Scheme	152.09	100.00	82.91			335.00	0.21
2. Uderasthan Barrage Scheme	100.00	70.00				170.00	0.27
3. Mandai Weir Scheme	20.00	40.00				60.00	0.04
4. Kundghat Reservoir Scheme	5.00	45.00				50.00	0.02
5. Bateshwarsthan Pump Canal Scheme	50.00	60.00	130.00			240.00	0.23
6. Punpun Barrage Scheme	100.00	180.00	160.00			440.00	0.14
7. Jamania Pump Canal scheme	20.00					20.00	0.09
8. Western Kosi Canal Project	90.00					90.00	0.6
9. Other Major - Medium Schemes	100.00	300.00	445.00	600.00	680.00	2125.00	0.66
Capacity Building (10%)	63.71	79.50	81.70	60.00	68.00	352.91	
Total	700.80	874.50	899.61	660.00	748.00	3882.91	2.26

Source: Agricultural Road Map, 2012-17, GOB

**Table A 4.6 : Execution of New Proposed Major-Medium Irrigation Schemes ( 2012-17)**

Name of Schemes	Financial Requirement ( Rs. In Crores)						Creation of Additional irrigation Potential (Lakh hac)
	2012-13	2013-14	2014-15	2015-16	2016-17	Total Amount	
1. Extension of Eastern Gandak Canal System (Phase-II)	9.00	190.00	400.00	600.00	600.50	1799.50	1.22
2. Extension of Western Gandak Canal System (Phase-II)		450.00	600.00	600.00	619.51	2169.51	0.80
3. Construction of 2nd Gandak Barrage near Areraj	1.00	199.00	400.00	600.00	800.00	2000.00	3.75
4. Bagmati irrigation & Drainage Project (Phase-I)		50.00	250.00	450.00	525.00	1275.00	1.03
5. Drainage Improvement and Economic Use of Water in Mokama Tal		50.00	150.00	200.00	291.00	691.00	1.06
6. Medium Schemes of Weir/ Sluice Gates on South Bihar Rivers	77.00	300.00	500.00	600.00	700.00	2177.00	1.20
7. Medium Schemes of Barrage/ Weirs on Small Perennial River of North Bihar	50.00	150.00	200.00	304.00	350.00	1054.00	0.24
8. Capacity Building (10%)	13.70	138.90	240.00	335.40	388.60	1116.60	
<b>Total</b>	<b>150.70</b>	<b>1527.90</b>	<b>2640.00</b>	<b>3689.40</b>	<b>4274.61</b>	<b>12282.61</b>	<b>9.30</b>

Source: Agricultural Road Map, 2012-17, GOB

## CHAPTER V

### SOCIAL SECTORS

The ultimate goal of economic development is welfare of all sections of the people. Towards this goal, the endeavour of the state government has been to include all people, particularly under-privileged section of the society, as beneficiary of a buoyant growth process. And this needs the development of the social sector and ensuring an efficient service delivery mechanism. As a result of bifurcation of the state, the present Bihar is devoid of mineral resources and an industrial base. Thus, for continued economic and social development, it has to depend on its fertile land and human resources. For developing its human resource, the state government is trying to strengthen the social sector which includes health, education and some essential welfare programmes like Public Distribution System (PDS). All these services together ensure that the growing population of Bihar is healthy, educated, skilled, and empowered both socially and economically, to ultimately become productive workers and responsible citizens.

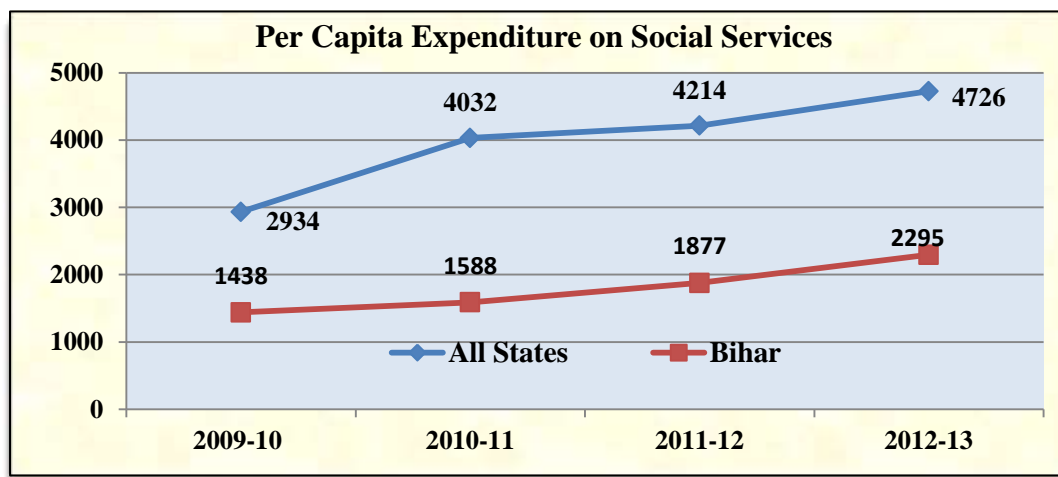
The pace of economic growth in Bihar has been very high during the recent years. During the period 2006-07 to 2012-13, the economy has grown at 12.0 percent annually. Simultaneously, the state government has also enhanced its development expenditure in recent years. In consequence, human development in the state has shown steady growth, particularly in the field of education and health, the two most important dimensions of human development. Because of limited resources of the state government, the Per Capita Development Expenditure (PCDE) in Bihar has been low compared to the national average. However, the PCDE of Bihar has shown a steady upward trend during 2009-10 to 2012-13. Compared to the growth of PCDE in India at around 16 percent, Bihar's PCDE has grown at a rate of 17.1 percent in these 4 years (Table 5.1).

**Table 5.1 : Trend of Social Services Expenditure**

Year	Total Expenditure on Social Services (in Crore)		Total Expenditure (in Crore)		Percentage share of Social Services in Total Expenditure		Per Capita Expenditure on Social Services	
	All States	Bihar	All States	Bihar	All States	Bihar	All States	Bihar
2009-10	343753	14309	1015330	42795	33.86	33.44	2934	1438
2010-11	480168	16161	1158730	50705	41.44	31.87	4032	1588
2011-12	510183	19536	1433084	60180	35.60	32.46	4214	1877
2012-13	581501	24438	1632293	69205	35.62	35.31	4726	2295

Source : State Finances, A Study of Budgets, RBI (different issues)

**Chart 5.1 : Trend of Per Capita Expenditure on Social Services**



The Manav Vikas Mission (MVM) for 2013-17 is an innovative plan of the state government to improve the human development in the state. Without this special emphasis on human development, it is not possible to impart an inclusive orientation to the growth process. Under MVM, the state government has identified six components — (i) Demography, Health and Nutrition, (ii) Elementary Education and Literacy, (iii) Drinking Water Supply and Sanitation, (iv) Information Technology, (v) Security for Weaker Sections and Ultra Poor and (vi) Art, Culture and Sports.

In the following sections of this Chapter, a detailed analysis is presented on the social sector development based on the components of Manav Vikas Mission.

### **5.1 Demography**

Bihar is the third most populated state of India with a population density of 1106 persons per sq. kms., compared to the national average of 382 persons per sq. kms. With a total population of 104.1 million in 2011, Bihar constitutes 8.6 percent of the total Indian population. Three demographic features of Bihar which are substantially different from India are — decadal growth rate of population, density of population and rate of urbanisation. The decadal growth rate of population for Bihar (25.1 percent) is much higher than for India (17.6 percent), indicating the absence of demographic transition that many parts of India have already experienced. The population pressure is a major challenge in Bihar. This high degree of population pressure demands higher resources for the state's development. Finally, Table 5.2 also underlines the fact that Bihar is a highly ruralised state, with only 11.3 percent of its population living in its urban areas, compared to 31.2 percent for the entire country. Between 2001 and 2011, the child sex ratio shows declines of 8 and 7, for India and Bihar respectively.

The overall sex ratio records an increase of 10 for India, and a marginal decrease by 1 for Bihar. The adverse sex ratios, both for overall population and children, at the national level and Bihar, reflect the ‘intergenerational cycle of multiple deprivations against women and girls’. This needs to be rectified through continuous campaign against gender discrimination.

**Table 5.2 : Demographic Profile of India and Bihar (2001 and 2011)**

Demographic Indicator	India		Bihar	
	2001	2011	2001	2011
No. of Districts	593	640	37	38
No. of CD blocks	5463	5924	533	534
No. of towns ( statutory/census)	5161	7935	130	199
Population ( million)	1028.7	1210.6	82.9	104.1
Decadal Growth Rate (Percentage)	21.5	17.6	28.6	25.1
Density (persons per sq. km.)	325	382	880	1106
Urbanisation Ratio (Percentage)	27.8	31.2	10.5	11.3
Sex Ratio (females per '000 males)	933	943	919	918
Child Sex Ratio	927	919	942	935

Source: Census 2011 and 2001

The demographic features of Bihar are, however, not uniform throughout the state. There is considerable variation across the districts, as apparent from Tables A 5.1 and A 5.2 (Appendix). Out of the 38 districts of Bihar, Patna is the most populous one (5.7 million population), whereas Sheikhpura is the least populous with a population of 0.6 million. The average population of districts in Bihar is about 2.7 million. The highest population density (1882 persons per sq. km.) is recorded in Sheohar, followed by Patna (1803 persons per sq. km). Kaimur is the least densely populated district (488 persons per sq. km). Regarding sex ratio, Gopalganj is the district having highest sex ratio (1015), whereas Munger and Bhagalpur have lowest ratio sex of 879 (Table A 5.2) (Appendix).

The rate of urbanisation of Bihar was 11.3 percent in 2011 and 10.5 percent in 2001, implying an increase of barely 0.8 percentage points over the decade. For India as a whole, this difference was 3.4 percentage points, indicating a much faster growth of urbanisation in the country. Between 2001 and 2011, the number of statutory towns of Bihar increased from 125 to 139, but the increase in the rate of urbanisation in Bihar is still very low. Among the districts, the rate of urbanisation in 2011 varies from 3.5 percent in Samastipur to 43.5 percent in Patna. Table 5.3 presents the distribution of 38 districts by their rates of urbanisation, in both 2001 and 2011. In 2011, the three least urbanised districts are — Samastipur (3.5 percent),



Banka (3.5 percent) and Madhubani (3.7 percent). On the other hand, three most urbanised districts in Bihar are — Patna (43.5 percent), Munger (28.3 percent) and Bhagalpur (19.8 percent).

**Table 5.3 : Classification of Districts by Rate of Urbanisation (2001 and 2011)**

Rate of Urbanisation	2001	2011
Upto 4.0	Kaimur (3.2), Madhubani (3.5), Banka (3.5), Samastipur (3.6),	Samastipur (3.5), Banka (3.5), Madhubani (3.7), Kaimur (4.0)
4.1-8.0	Sheohar (4.1), Madhepura (4.5), Begusarai (4.6), Supaul (5.1), Siwan (5.5), Sitamarhi (5.7), Khagaria (6.0), Araria (6.1), Gopalganj (6.1), East Champaran (6.4), Vaishali (6.9), Jehanabad (7.4), Nawada (7.4), Arwal (7.4), Jamui (7.4)	Sheohar (4.3), Madhepura (4.4), Supaul (4.7), Khagaria (5.3), Siwan (5.5), Sitamarhi (5.6), Araria (6.0), Gopalganj (6.3), East Champaran (6.4), Vaishali (6.7), Arwal (7.4)
8.1-12.0	Darbhanga (8.1), Saharsa (8.3), Aurangabad (8.4), Purnea (8.7), Katihar (9.1), Buxar (9.2), Saran (9.2), Muzaffarpur (9.3), West Champaran (10.2), Kishanganj (10.0),	Jamui (8.2), Saharsa (8.2), Katihar (8.9), Saran (8.9), Aurangabad (9.4), Buxar (9.6), Nawada (9.7), Darbhanga (9.7), Muzaffarpur (9.8), West Champaran (10.0), Kishanganj (10.0), Purnea (10.4), Jehanabad (12.0)
12.1-16.0	Rohtas (13.3), Gaya (13.7), Bhojpur (13.9), Lakhisarai (14.7), Nalanda (14.9), Sheikhpura (15.5)	Gaya (13.1), Bhojpur (14.3), Lakhisarai (14.3), Rohtas (14.4), Nalanda (15.9)
16.1-20.0	Bhagalpur (18.7)	Sheikhpura (17.1), Begusarai (19.2), Bhagalpur (19.8)
Above 20	Patna (41.6), Munger (27.9)	Patna (43.5), Munger (28.3)

Note : Number in parentheses indicates Urbanisation Rate

## 5.2 Health

The decentralisation of health services and inter-sectoral convergence in Bihar has led to improved health status in the state. Better infrastructure, drugs and equipment, augmentation of human resources for health services have all led to improvement in delivery of health services. Most of the people of Bihar, as elsewhere in India, depend on public health facilities. Despite rapid development in the recent years, the health sector confront challenges in terms of wide social and regional disparities. In recent years, Bihar has made significant progress in meeting some of these challenges. This may be attributed to increased expenditure on health, expansion of health infrastructure, as well as constant and effective monitoring of the health services.

The healthcare facilities have broadly two aspects — preventive and curative healthcare. The former includes diet, hygienic environment, sanitation, access to safe drinking water, etc. On the other hand, curative healthcare includes availability of health facilities that ensure successful healing. In this section, both these aspects of healthcare will be discussed.

### Selected Health Indicators of Bihar

Life expectancy at birth (LEB) is one of the sensitive indicators of the health status of population. The relevant data on this indicator, both for Bihar and India, has been presented in Table 5.4. It emerges from the table that the gap between India and Bihar which was 2.1 years in 2001-05 has narrowed down to 0.3 years in 2006-10. When one compares the LEB for male and female, it is usually found to be higher for females, because of biological reasons. In case of India, this general pattern was observed, in both 2001-05 and 2006-10. Remarkably, in case of Bihar, the LEB for female was lower than that of male in 2001-05, indicating severe levels of gender disparity; however, in 2006-10, this disparity has disappeared and now LEB for females for Bihar is a little higher than that of males.

**Table 5.4 : Life Expectancy at Birth of Bihar and India**

State/India	2001-05			2006-10		
	Male	Female	Total	Male	Female	Total
Bihar	62.0	60.1	61.0	65.5	66.2	65.8
India	62.3	63.9	63.1	64.6	67.7	66.1

Source : Sample Registration System (SRS), Office of the Registrar General, India, Ministry of Home Affairs, GOI

Besides LEB, four other indicators of health for which there exists comparable data are — Crude Birth Rate (CBR), Crude Death Rate (CDR), Total Fertility Rate (TFR) and Infant Mortality Rate (IMR). The relevant data on these four indicators, for both Bihar and India, is presented in Table 5.5, covering the period 2007-08 to 2011-12. For Crude Birth Rate (CBR), the figures are consistently higher for Bihar; in 2011-12, it was 27.7 for Bihar compared to 21.6 for India, registering a difference of 6.1. As mentioned before, this indicates the absence of demographic transition in Bihar. Between, 2007-08 to 2011-12, however, the difference between CBR of Bihar and India has been slightly reduced. When one compares the Crude Death Rate (CDR), quite interestingly, it emerges that, in 2011-12, it was lower in Bihar (6.6) than in India (7.0). Earlier, in 2007-08, the CDR in Bihar (7.5) was marginally higher than that for India (7.4). A low CDR obviously implies a better health status. But unfortunately, the combined effect of higher birth rate and lower death rate is higher growth rate of population which is undesirable.

While comparing the Total Fertility Rate (TFR) in Bihar and India, it has been noticed that the TFR is consistently higher in Bihar. But fortunately, some early indicators of demographic transition is noticed here. The TFR in Bihar has decreased from 3.9 children in 2007-08 to 3.5

children in 2011-12, a drop of 0.4 children. The drop in the all-India rate is 0.3 children. The fourth indicator of health, included in Table 5.5, is Infant Mortality Rate (IMR). It is interesting to note that, in spite of being an economically and socially disadvantaged state, the IMR in Bihar is very close to the all-India average. Further, the improvement in the IMR during the recent years has been as fast in Bihar as in India as a whole. In 2012, the IMRs in Bihar were — male (42), female (45) and overall (43). The corresponding figures for India were — male (41), female (44) and overall (42). Another remarkable point to be noticed is that the IMR both in case of India and Bihar have registered continuous decline over the years.

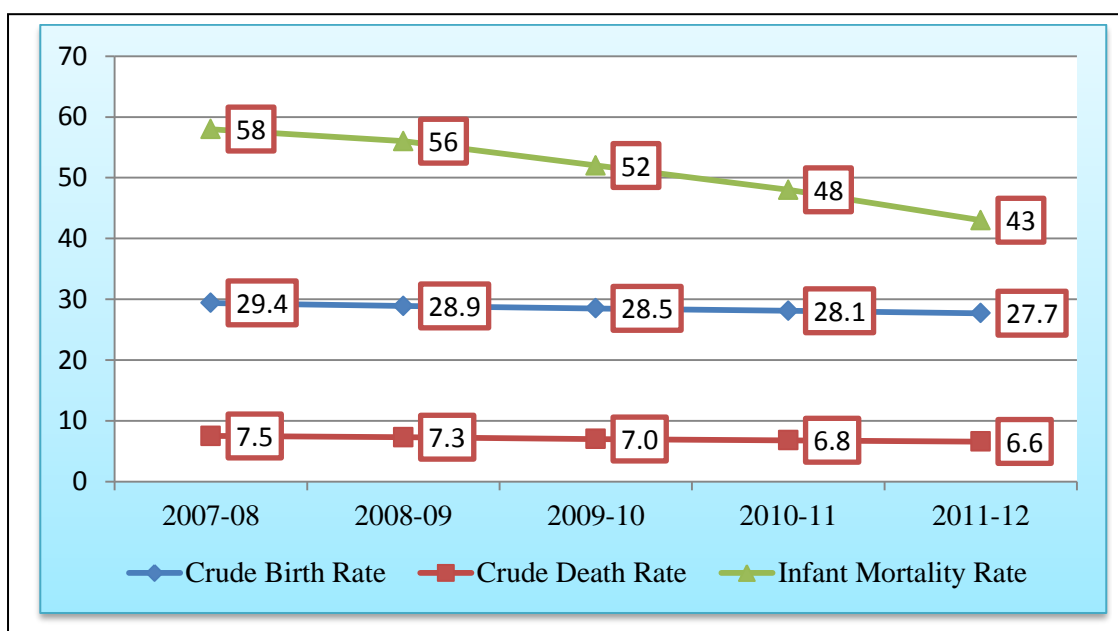
**Table 5.5 : Selected Health Indicators for Bihar and India (2007-2012)**

Category		2007-08	2008-09	2009-10	2010-11	2011-12
Crude Birth Rate						
Bihar	Rural	30.2	29.7	29.3	28.8	28.4
	Urban	22.9	22.5	22.2	22	21.6
	Combined	29.4	28.9	28.5	28.1	27.7
India	Rural	24.7	24.4	24.1	23.7	23.1
	Urban	18.6	18.5	18.3	18	17.4
	Combined	23.1	22.8	22.5	22.1	21.6
Crude Death Rate						
Bihar	Male	7.6	7.6	7.2	7.1	6.7
	Female	7.4	6.9	6.8	6.6	6.5
	Total	7.5	7.3	7.0	6.8	6.6
India	Male	8.0	8.0	7.8	7.7	7.7
	Female	6.9	6.8	6.7	6.7	6.4
	Total	7.4	7.4	7.3	7.2	7.0
Total Fertility Rate						
Bihar	Rural	4.1	4.0	4.0	3.8	3.6
	Urban	2.9	2.8	2.8	2.7	2.5
	Combined	3.9	3.9	3.9	3.7	3.5
India	Rural	3.0	2.9	2.9	2.8	2.6
	Urban	2.0	2.0	2.0	1.9	1.8
	Combined	2.7	2.6	2.6	2.5	2.4
Infant Mortality Rate						
Bihar	Male	57	53	52	46	42
	Female	58	58	52	50	45
	Total	58	56	52	48	43
India	Male	55	52	49	46	41
	Female	56	55	52	49	44
	Total	55	53	50	47	42

Source : Sample Registration System (SRS), Office of the Registrar General, India, Ministry of Home Affairs, GOI

As expected, the health status in various districts of Bihar varies considerably. Table A 5.3 (Appendix) presents the data on six indicators of health in different districts of Bihar — Crude Birth Rate (CBR), Crude Death Rate (CDR), Natural Growth Rate, Infant Mortality Rate (IMR), Total Fertility Rate (TFR) and Under-5 Mortality Rate. Taking Crude Birth Rate (CBR) first, it is observed that the rate varies from 21.4 in Patna to 31.5 in Saharsa. Three best performing districts are — Patna (21.4), Lakhisarai (23.5) and Bhojpur (24.0). At the other end, three districts with the highest CBRs are — Araria (30.7), Sheohar (30.8) and Saharsa (31.5). The relative position of different districts in terms of Infant Mortality Rate (IMR), often considered as the most sensitive indicator of health status, can also be judged from Table A 5.3 (Appendix). The IMR varies from 37 in Patna to 68 in Madhepura. Three relatively better performing districts are — Patna (37), Begusarai (43) and Bhojpur (44). At the other end, three most disadvantaged districts are — Khagaria (63), Sitamarhi (64) and Madhepura (68).

**Chart 5.2 : Crude Birth Rate, Crude Death Rate and IMR of Bihar (2007-2012)**



### Health Infrastructure

The state acclaims its achievements in creating basic health infrastructure which consists of the district hospitals, referral hospitals, sub-division hospitals and health centres; within the last category, there are three types — Primary Health Centres (PHCs), Sub-centres and Additional PHCs (APHCs). The low income of the majority of population in Bihar leads to their

dependence on public health services. In recent years, the state government has taken a number of steps to improve the functioning of the public health institutions and, consequently the number of patients visiting government hospitals has increased significantly (Table 5.6). The average number of patients visiting government hospitals per month was 3077 in 2007, which has become 9863 in 2012, registering a compounded annual growth of 28.1 percent.

**Table 5.6 : Monthly Average Number of Patients Visiting Government Hospitals (2007 to 2012)**

Year	2007	2008	2009	2010	2011	2012
No. of patients visiting government hospitals	3077	3855	3826	4675	9317	9863

Source : State Health Society

**Chart 5.3 : Monthly Average Number of Outpatient Visits**

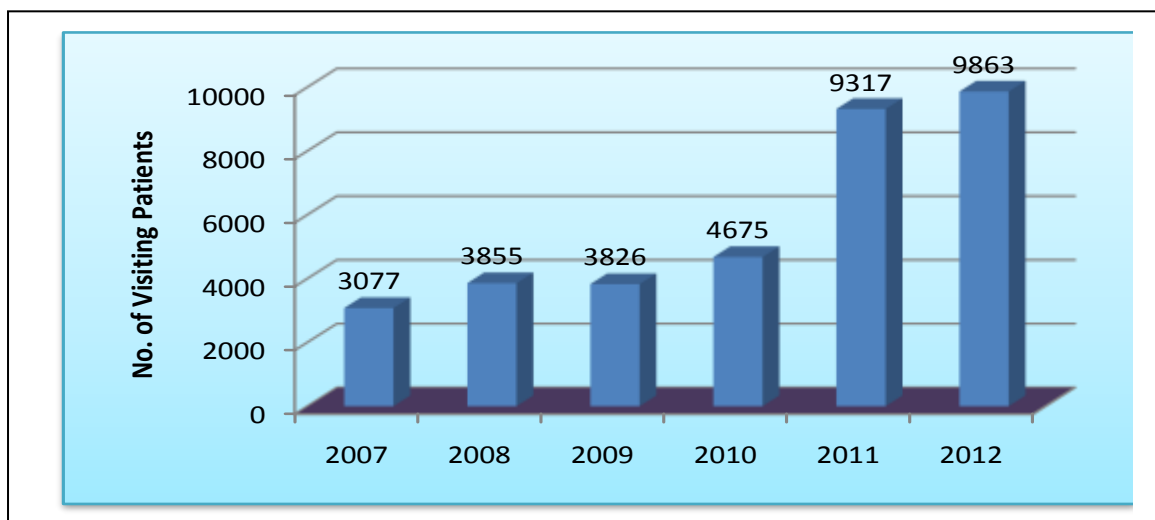


Table 5.7 presents the number of health service units under each category in Bihar. During last six years, there has been an expansion in the health infrastructure with the establishment of 3 new district hospitals, 8 new sub-divisional hospitals, 49 PHCs, 108 Sub-centres and 87 APHCs. At present, there are 36 district hospitals, 71 referral hospitals, 63 Sub-division hospitals and 11,559 health centres of different hospitals. A broad calculation indicates that a health institution in Bihar serves about 8.9 thousand people on an average.

**Table 5.7 : Overall Status of Health Infrastructure**

Year	Dist. Hospital	Referral Hospital	Sub-Divisional Hospital	Health Centres			
				PHC	Sub-centre	APHC	Total
2008	33	70	45	484	9588	1243	11315
2009	33	70	46	533	9588	1243	11364
2010	36	70	46	533	9598	1243	11470
2011	36	70	55	533	9696	1330	11559
2012	36	70	55	533	9696	1330	11559
2013	36	71	63	533	9696	1330	11559

Source : State Health Society

From the data on number of health institutions of different districts of Bihar, as presented in Table A 5.4 (Appendix), it is obvious that there is considerable variation across the districts in terms of availability of health infrastructure. The average size of population served by a hospital / PHC varies from as high as 15.6 thousand in Sheohar district to 5.2 thousand in Jamui. The best three districts in terms of availability of health infrastructure are — Jamui (5165), Nawada (5598) and Sheikhpura (5772). On the other hand, the three most disadvantaged districts are — East Champaran (12,581), Sitamarhi (12,712) and Sheohar (15,641).

In 2012-13, three districts with the highest average number of outpatients visiting hospitals per day are — Arwal (573), Muzaffarpur (525) and Aurangabad (504) (Table 5.8). At the other end, three districts with the lowest average number of outpatients visiting hospitals per days are — Begusarai (207), East Champaran (223) and Nawada (224). Along with the services provided to outpatients, the hospitals also admit people with serious illness for their treatment. The extent of such services for the in-patient can be judged from the occupancy rate of hospital beds. Table 5.9 presents the in-patient bed occupancy rate for three years —2010-11, 2011-12 and 2012-13 for the entire state as well as in all 38 districts.

**Table 5.8 : Districtwise Average Number of Outpatients visiting per Hospital and per Day**

Districts	Average no. of Outpatient visits per Hospital		Average no. of Outpatient visits per day	
	April'12 to Mar'13	Jan'13 to Sept'13	April'12 to Mar'13	Jan'13 to Sept'13
Patna	107349	57794	294	316
Nalanda	123697	53542	339	293
Bhojpur	114583	61497	314	336
Buxar	93448	54904	256	300
Rohtas	108076	54870	296	300
Kaimur	93978	54920	257	300
Gaya	98241	57966	269	317
Jehanabad	105918	65896	290	360
Arwal	151534	104861	415	573
Nawada	73166	40931	200	224
Aurangabad	166846	92161	457	504
Saran	104451	56480	286	309
Siwan	128044	68480	351	374
Gopalganj	73199	41237	201	225
West Champaran	90296	50657	247	277
East Champaran	84953	40877	233	223
Muzaffarpur	155645	96053	426	525
Sitamarhi	103081	64769	282	354
Sheohar	102061	52631	280	288
Vaishali	121703	62408	333	341
Darbhanga	100887	67013	276	366
Madhubani	93311	56790	256	310
Samastipur	136145	78002	373	426
Begusarai	82583	37922	226	207
Munger	94326	54633	258	299
Sheikhpura	93371	45356	256	248
Lakhisarai	83372	46920	228	256
Jamui	88182	55048	242	301
Khagaria	154106	83949	422	459
Bhagalpur	89672	54854	246	300
Banka	89061	50946	244	278
Saharsa	118405	61898	324	338
Supaul	130226	70845	357	387
Madhepura	116308	53157	319	290
Purnea	117442	74498	322	407
Kishanganj	154207	89588	422	490
Araria	91907	49620	252	271
Katihar	109276	55421	299	303
<b>Bihar</b>	<b>107259</b>	<b>59513</b>	<b>294</b>	<b>325</b>

Source : State Health Society

**Table 5.9 : Inpatient Bed Occupancy Rate**

Districts	Inpatient Bed Occupancy rate		
	2010-11	2011-12	2012-13
Patna	49.1	39.4	103.3
Nalanda	81.5	98.1	105.8
Bhojpur	56.8	30.3	78.5
Buxar	40.1	56.8	75.6
Rohtas	69.2	60.7	64.3
Kaimur	33.8	43.9	78.7
Gaya	133.1	56.4	87.0
Jehanabad	-	64.8	63.9
Arwal	21.8	62.3	69.2
Nawada	42.2	31.8	68.9
Aurangabad	68.2	70.1	104.8
Saran	53.5	64.6	69.7
Siwan	33.2	64.1	92.4
Gopalganj	46.4	62.1	67
West Champaran	115.9	74.5	73.6
East Champaran	39.6	140	105
Muzaffarpur	30.1	59.6	76.0
Sitamarhi	25.7	54.2	64.8
Sheohar	14.6	173.8	82.2
Vaishali	100.9	78.2	91.2
Darbhangha	75.0	46.2	57.0
Madhubani	86.0	27.6	82.7
Samastipur	77.9	62.6	95
Begusarai	76.5	21.8	49.3
Munger	51.8	48.5	84.1
Sheikhpura	19.9	33.9	90.7
Lakhisarai	26.3	55.9	56
Jamui	19.4	82.2	69.8
Khagaria	64.0	64.0	90.8
Bhagalpur	39.0	236.8	277.5
Banka	24.4	20.0	73.9
Saharsa	245.6	133	111.4
Supaul	88.5	131.1	111.1
Madhepura	104.0	85.0	120.4
Purnea	49.2	148.2	109.8
Kishanganj	29.9	102.2	107.9
Araria	57.4	194.2	112.6
Katihar	20.4	52.7	91.0
<b>Bihar</b>	<b>58.9</b>	<b>77.1</b>	<b>90.6</b>

Source : State Health Society



For the state as a whole, the occupancy rate has increased from 58.9 percent in 2010-11 to as high as 90.6 percent in 2012-13. The demand for health services is so high that, in no less than 10 districts, the bed occupancy rates exceed 100 percent. This is a clear pointer to the need for major expansion of beds in different health institutions in Bihar.

One of the important dimension of health infrastructure is availability of health personnel — doctors, nurses, Auxiliary Nurse-Cum-Mid-wife (ANM), Accredited Social Health Activist (ASHA). The availability of such personnel for the entire state as well as the districts is presented in four tables in the appendix — Table A 5.5 (Doctors), Table A 5.6 (Nurses), Table A 5.7 (ANM) and Table A 5.8 (ASHA). As regards doctors, there are now 2461 regular doctors in Bihar against 4851 sanctioned posts, indicating that nearly half the posts are yet to be filled up. In addition, there is also sanction for 2375 contractual doctors, of which 1594 posts have been filled up, indicating a vacancy ratio of 33 percent. It is also found that the state government has not been able to fill up all the sanctioned posts for Grade A nurses, either regular or contractual. For the state as a whole, the vacancy rate is more than 50 percent. In some of the districts, the vacancy rates are much higher. In contrast to the situation of doctors and nurses, the strength of health personnel is much higher for ANM and ASHA. In March, 2013 the strength of regular ANM was 9406, against the sanctioned strength of 11,479. This implies that 82 percent of the sanctioned posts are filled up. In addition to regular ANMs, the state government has also sanctioned posts of 11,479 contractual ANMs and 8226 of them have already been employed. The working strength of ANM in different districts is not uniform, but fortunately, inter-district variation is moderate. When it comes to the ASHA workers, it is found that there are in all 84.4 thousand of them working in the entire state, against a sanctioned strength of 87.1 thousand. This implies that vacancy ratio is less than 5 percent. Out of these, 49 percent of ASHA workers were trained once in 2012-13.

Overall, it should be noted that due to improved health infrastructure, the utilization of health services by the people have increased, during the recent years. However, the physical infrastructure and personnel for health services are still not enough for the large and needy population of Bihar, particularly in rural areas, where the private medical services are extremely limited.

### Institutional Delivery

The number of institutional deliveries in Bihar has increased phenomenally in recent years. In 2008-09, there was a spurt in institutional delivery when 11.4 lakh children were born in some

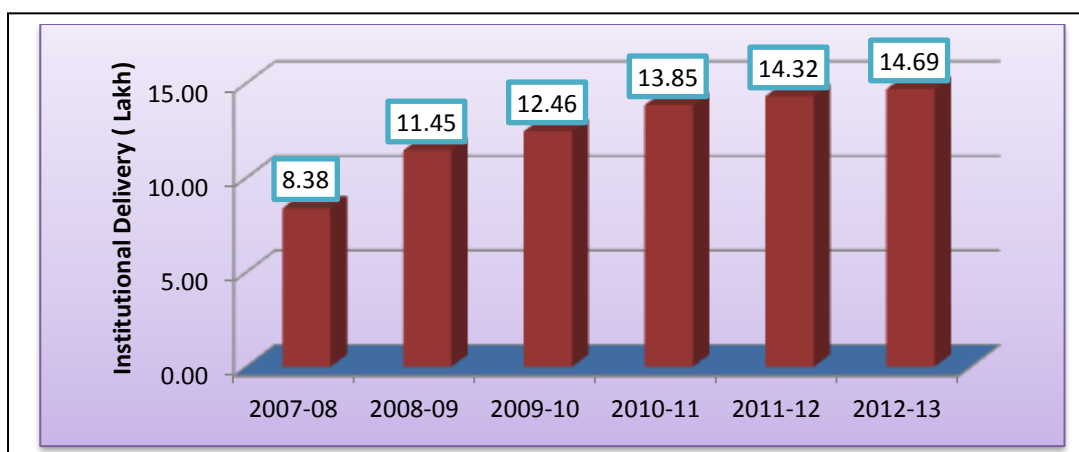
health institutions, recording an increase of 36.6 percent over the previous year. After that, there was moderate but steady increase in institutional deliveries every year. In 2012-13, the institutional deliveries had numbered 14.7 lakh (Table 5.10). In Table A 5.9 (Appendix), the information is presented for number of institutional deliveries in different districts of Bihar. It is interesting to observe from the table that many of the districts where the extent of institutional deliveries is relatively higher are in north Bihar like West Champaran, Purnea, Vaishali and Madhubani. It should be noted here that one of the principal reasons for steady increase in institutional deliveries is successful implementation of Janani Evam Bal Suraksha Yojana (JBSY). Under this programme, there is a provision of cash transfer to the mothers who come to health institutions for the delivery of their children. The large number of ASHA workers whose services reach upto the village level have contributed appreciably in the effective implementation of JBSY. That the ASHA workers have worked effectively for promoting institutional delivery is indicated when one notices the relevant figures in different districts, as presented Table A5.10 (Appendix).

**Table 5.10 : Number of Institutional Delivery (2007-08 to 2012-13)**

Year	Number	Percentage Change
2007-08	838481	--
2008-09	1144677	36.52
2009-10	1246494	8.89
2010-11	1384791	11.09
2011-12	1431960	3.41
2012-13	1469126	2.60

Source : State Health Society

**Chart 5.4 : Number of Institutional Delivery**



## Immunisation

The coverage of immunisation of children is another component of health services. The immunisation programme covers BCG, polio vaccination, DPT and measles. In India, nearly 1.7 million children die every year without seeing their fifth birthday. In most of these cases, the children die due to a disease which is quite preventable. It is possible to avoid this high infant mortality through immunization. Along with other states in India, Bihar has also made substantial progress towards universal immunisation in recent years. The relevant data in this regard is presented in Table 5.11. This data refers to five components of immunisation – TT (Anti-tetanus), BCG, OPV, DPT and measles. Looking at the most recent figures (2012-13), one notices that Bihar has achieved complete immunization for TT (128.1 percent). For BCG and measles, the coverage again is substantial, 86.3 and 93.4 percent respectively. Unfortunately, for OPV (Polio) and DPT, the present coverage is low. Thus, the health administration is making additional efforts so that immunisation coverage is hundred percent for all its five components.

**Table 5.11 : Antigenwise Immunisation Coverage in Bihar**

Antigen name	2010-11			2011-12			2012-13		
	Target ('000)	Achievement ('000)	Percentage of achievement	Target ('000)	Achievement ('000)	Percentage of achievement	Target ('000)	Achievement ('000)	Percentage of achievement
TT (P.W)	3085	3812	123.5	3254	4063	124.9	3129	4008	128.1
BCG	2805	2398	85.5	2958	2376	80.3	2845	2454	86.3
OPV 0	2805	1594	56.8	2958	1377	46.5	2845	1655	58.2
OPV 1	2805	2318	82.6	2958	1706	57.7	2845	2216	77.9
OPV 2	2805	2264	80.7	2958	1600	54.1	2845	2078	73.1
OPV 3	2805	1986	70.8	2958	1488	50.3	2845	1921	67.5
DPT 1	2805	2429	86.6	2958	2299	77.7	2845	2504	88.0
DPT 2	2805	2299	82	2958	2188	74.0	2845	2390	84.0
DPT 3	2805	2116	75.4	2958	2047	69.2	2845	2240	78.7
Measles	2805	1942	69.2	2958	2111	71.4	2845	2657	93.4

Source : State Health Society

## Prevalence of Main Diseases in Bihar

The information on main diseases in Bihar is presented in Table 5.12. It is observed from the table that, in 2013, it was the Acute Respiratory Infection (ARI) that was the most important cause of illness in Bihar, accounting 16.3 lakh patients. The next important category was fever of unknown origin, accounting for 12.5 lakh patients. It also emerges from the table that the cases for diarrhoea or dysentery are very large in the state, underlining the phenomenon that availability of safe drinking water is far from adequate in the state. The districtwise figures are provided in Table A 5.11 (Appendix).

**Table 5.12 : Prevalence of Main Diseases in Bihar (January to September 2013)**

Diseases	Number of patients
Acute Diarrheal Disease	515461
Bacillary Dysentery	292448
Viral Hepatitis	9984
Enteric Fever	215822
Malaria	26687
Fever of Unknown Origin (FUO)	1253511
Acute Respiratory Infection (ARI)	1635240
Pneumonia	53522
Dog bite	331874
Any other State Specific Disease	39961
Unusual Syndromes not captured above	103959

Source : State Health Society

### **MANAV VIKAS MISSION : HEALTH COMPONENT**

Under MVM, the state government has set 8 targets for the health component. These 8 targets, all to be achieved by 2017, are:

- To reduce the Infant Mortality Rate (IMR) to less than 27, from the present level of 43
- To reduce the Maternal Morality Rate (MMR) to 120, from the present level of 261
- To reduce Total Fertility Rate (TFR) to 2.9, from the present level of 3.6
- To reduce the percentage of children (<3 years) suffering from malnutrition to 29 percent, from the present level of 58.4 percent (NFHS-3)
- To reduce the prevalence of anemia among women (15-49 years) to 34 percent, from the present level of 68.3 percent
- To improve the Life Expectancy at Birth (LEB) to 68.7 years for women from the present level of 66.2 years, and 68.6 for men from the present level of 65.5 years
- To improve the sex ratio in the population to 930 females per 1000 males, from the present (2011) level of 918
- To reduce the prevalence of child marriage to 14 percent, from the present level of 20.2 percent

### Integrated Child Development Scheme (ICDS)

In pursuance of National Policy for Children, which emphasises integrated delivery of health services to expectant mothers and children, the scheme of ICDS was launched in 1975. The objective of the scheme is the holistic development of children below 6 years of age and proper nutrition and health education of pregnant and lactating mothers. The target group of ICDS, comprising children, expectant mothers and nursing mothers is reached through Anganwadi Centres. The personnel for ICDS includes Child Development Project Officer (CDPO), Lady Supervisor, Anganwadi Worker and Anganwadi Helper. The scheme greatly contributes to attain the goal of universal primary education and targeted nutritional standard for the children.

Presently, 544 ICDS projects are operational in Bihar, covering all development blocks in 38 districts. A total of 91,677 Anganwadi Centres (AWC) are functioning under those 544 projects. Table 5.13 presents the staffing position for ICDS in Bihar, during 2009-10 to 2012-13. At the end of 2012-13, there are 37 vacant posts of CDPOs, implying that 93.2 percent of the sanctioned strength has been filled up. Compared to the previous year, there has been fall in the number of Anganwadi Workers and Anganwadi Helpers; but there is an increase in the number of Lady Supervisors. The vacancy ratios in 2012-13 were — CDPO (6.8 percent), Lady Supervisor (11.3 percent), Anganwadi Worker (18.0 percent) and Anganwadi Helper (21.4 percent).

**Table 5.13 : Staffing Position in ICDS in Bihar**

Year	Posts	CDPO	Lady Supervisor	Anganwadi Worker	Anganwadi Helper
2009-10	Sanctioned	544	3288	80797	80797
	Working	508	254	80211	80211
	Vacant	36	3034	586	586
	Percentage of Vacant Post	6.62	92.27	0.73	0.73
2010-11	Sanctioned	544	3288	91677	86237
	Working	508	254	80211	80211
	Vacant	36	3034	11466	6026
	Percentage of Vacant Post	6.6	92.3	12.5	7.0
2011-12	Sanctioned	544	3288	91677	86237
	Working	536	2754	81817	81817
	Vacant	8	534	9860	4420
	Percentage of Vacant Post	1.5	16.2	10.8	5.1
2012-13	Sanctioned	544	3288	91677	86237
	Working	507	2916	75183	67753
	Vacant	37	372	16494	18484
	Percentage of Vacant Post	6.8	11.3	18.0	21.4

Source : Directorate, ICDS, GOB

The budget provisions for ICDS has steadily increased from Rs. 483.59 crore in 2007-08 to Rs. 1393.30 crore in 2012-13, implying an annual growth rate of 23.43 percent. In 2012-13, the funds released by the central government are 82.40 percent of the budgetary amount, which is higher than that in the previous year. Secondly, 92.62 percent of released fund has been spent in 2012-13, which clearly indicates the effective utilisation of this fund. The details are presented in Table 5.14.

**Table 5.14 : Resource Utilisation in ICDS**

Year	Total Budget for ICDS Bihar (Rs Crore)	Total Amount of Funds Released to Bihar by GOI (Rs Crore)	Total Expenditure Reported by Bihar (Rs Crore)	Fund Released as Percentage of Budget	Expenditure as Percentage of Fund Released
2007-08	483.59	411.02	349.11	84.99	84.94
2008-09	616.21	274.58	482.63	44.56	175.70
2009-10	934.40	696.61	858.71	74.55	123.27
2010-11	880.24	727.17	615.28	82.61	84.61
2011-12	1255.87	767.4	945.09	61.11	123.15
2012-13	1393.30	1148.01	1063.29	82.40	92.62
CAGR	23.43	26.62	23.02	—	—

Source: Directorate, ICDS, GOB

#### Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG) (SABLA)

The SABLA scheme aims at empowering adolescent girls of the age group 11-18 years by improving their nutritional and health status, upgradation of home skills, life skills and vocational skills. The girls are equipped with information on health and family welfare, hygiene and existing public services. The scheme is being implemented using the platform of ICDS and AWCs are the agents for the delivery of services. However, wherever the infrastructure and other facilities under AWCs are inadequate, then alternative arrangements are made in schools/panchayat/community buildings. The SABLA scheme was introduced in 12 districts of Bihar (Patna, Buxar, Gaya, Aurangabad, West Champaran, Sitamarhi, Vaishali, Munger, Banka, Saharsa, Kishanganj and Katihar). In 2012-13, 13 lakh young girls have been benefited by this scheme and 17 lakh girls are expected to get the nutritional benefits during the year 2013-14.

The SABLA is a 100 percent Centrally Sponsored Scheme (CSS) for all inputs, except nutrition component which is shared between the central and state government on a 50:50 basis.

### Indira Gandhi Matritva Sahyog Yojana (IGMSY)

Undernutrition continues to be a severe problem for majority of women in India, as every third woman here is undernourished and every second woman is anaemic. In view of this, the Ministry of Women and Child Development (MWCD) of the central government has formulated a new scheme for pregnant and lactating mothers, called Indira Gandhi Matritva Sahyog Yojana (IGMSY). Under this scheme, a cash incentive of Rs 6000 is provided directly to the age-group 19 years and above for the first two live births, subject to the woman fulfilling specific conditions relating to maternal, child health and nutrition. The cash incentive is provided in two installments, till the infant completes 6 months of age. In Bihar, it is being implemented in 2 districts of Vaishali and Saharsa. So far, 69 thousand pregnant women have enrolled by the scheme. The districtwise fund disbursed to Health Societies is presented in Table A 5.12 (Appendix).

### **5.3 Drinking Water Supply and Sanitation**

Better water supply and sanitation services have important external benefits to promote improved public health. The preventive healthcare system depends on the accessibility of safe drinking water and hygienic sanitation. The provision of clean drinking water and sanitation is, therefore, viewed as one of the principal factors to improve the health status of a population. An adequate allocation of resources to improve the accessibility of clean water and sanitation needs to be prioritised.

The progress of work under water supply and sanitation is presented in Table 5.15. In 2012-13, as many as 31.9 thousand hand pumps have been installed under the National Rural Drinking Water Programme (NRDWP). A major achievement is also recorded in the construction of Individual Household Latrine (IHHL), with around 8 lakh such latrines being constructed in 2012-13. In addition, 17.0 thousand school toilets and 4822 Anganwadi toilets have also been constructed in this year. The number of Sanitary Complexes has also increased during this year. Out of these three, highest achievement is recorded in Anganwadi toilets which is almost thrice the number which was constructed in 2011-12. The districtwise coverage of habitations for water supply and sanitation through state and central schemes is presented in Table A5.13, A5.14 and A5.15 (Appendix).

**Table 5.15 : Achievement under Water Supply and Sanitation in Bihar**

Year	Number of handpumps installed	Slipped back Habitations/ Water quality problems covered	Number of Individual Household Lantrine (IHHL) constructed			Sanitary Complex	School Toilet	Anganwadi Toilet
			APL	BPL	Total			
2009-10	46188	-	168865	455175	624040	20	4653	203
2010-11	58597	13922	173219	557312	730531	66	8401	315
2011-12	28286	11243	193875	646052	839927	132	22575	1521
2012-13	31926	10960	236021	560678	796699	214	17009	4822

Source : Public Health Engineering Department, GOB

The financial and physical progress for water supply and sanitation schemes under state plan are presented in Tables 5.16 and 5.17. The utilisation of funds was rather low in 2008-09, but thereafter has been very high during the period 2009-10 to 2011-12. In 2012-13, however, the utilisation of fund was again low at 54.6 percent. The physical progress in all the State Plan Schemes has also improved gradually, although in 2012-13, the performance is sluggish in piped water scheme at 36 percent, compared to 52 percent in 2011-12. Similarly, the achievement rate for installation of new hand pumps, replacing old hand pumps, has decreased to 24 percent of the target in 2012-13, compared to 48 percent a year before.

**Table 5.16 : Financial Progress in State Plan Schemes for Water Supply and Sanitation**

Year	2008-09	2009-10	2010-11	2011-12	2012-13
Outlay (Rs. lakh)	42527.85	22700.00	22340.74	25948.74	55410.31
Expenditure (Rs. lakh)	13801.8	16258.51	20785.68	22470.59	30254.32
Percentage of expenditure	32.5	71.6	93.0	86.6	54.6

Source : Public Health Engineering Department, GOB

**Table 5.17 : Physical Achievements in State Plan Schemes for Water Supply and Sanitation**

Schemes	2008-09		2009-10		2010-11		2011-12		2012-13	
	Target	Achievement	Target	Achievement	Target	Achievement	Target	Achievement	Target	Achievement
Rural Piped Water Supply Scheme	70	17 (24 %)	56	20 (36 %)	39	25 (64 %)	23	12 (52%)	22	8 (36%)
Installation of New instead of Old hand Pumps	27238	6887 (25 %)	20351	12298 (60 %)	10178	3298 (32 %)	6880	3330 (48%)	50492	12114 (24%)
Uncovered Tolas (Habitations)	NA	NA	NA	NA	18749	13922 (74%)	15810	11243 (71%)	15015	10960 (73%)

Note : Number in perenthesis indicate percentage achievement

Source : Public Health Engineering Department, GOB



Table 5.18 shows the fund utilisation under National Rural Drinking Water Programme (NRDWP), during the period 2009-10 to 2012-13. The utilisation of fund has increased steadily over the years. This has increased significantly from 51.8 percent in 2009-10 to 80.8 percent in 2012-13. This significant increase in fund utilisation has definite impact on physical achievement. This success has to be maintained in the coming years so as to ensure the coverage of hygienic sanitation facility throughout the state within the goals of Manav Vikas Mission (2013-17).

**Table 5.18 : Financial Progress under NRDWP**

(Rs. lakh)				
Year	2009-10	2010-11	2011-12	2012-13
Outlay	56503.67	53031.55	44080.51	35101.99
Expenditure	29253.27	42139.85	36422.17	28350.50
Percentage of Utilisation	51.8	79.5	82.6	80.8

Source : Public Health Engineering Department, GOB

### **Strengthening Drinking Water Facilities**

Under *Mukhyamantri Chapakal Yojana*, 40,741 handpumps were installed out of the sanctioned 55240 handpumps in 2012-13. Rs. 240.42 crore was sanctioned for the installation of 55,221 handpumps in 2013-14.

Under DFID-health project, work started in 100 solar energy operated mini pipe water supply schemes in four blocks of Gaya district (Bodhgaya, Dobhi, Nagar and Manpur) in scheduled caste dominated habitations.

#### **5.4 Education, Art, Culture and Youth**

The educational attainment of a society is an important determinant of social development. Education is a powerful instrument for inclusive development of a society. The Twelfth Plan addresses the challenges of education in a holistic manner with a sharp focus on the needs of the disadvantaged social groups. The four main priorities for education policy are — access, equity, quality and governance. The Twelfth Plan will continue to prioritise these areas with greatest emphasis on improving learning outcomes at all levels. In this section, an attempt is made to detail the initiatives of the state government to expand education in Bihar. The discussion takes into consideration both kinds of indicators of education — output (such as literacy rate, enrolment ratio, dropout rates, etc.) and input (such as accessibility of education facility) to describe the educational status in the state.

## Literacy Rate

The state has improved significantly in increasing its literacy rate during the last decade, from 47.0 percent in 2001 to 61.8 percent in 2011. This implies an increase of 14.8 percentage points during the decade. It is worthwhile to note that this decadal increase is not only the highest among all the decadal growth rates in Bihar since 1961, it is also the highest among all the states for the decade 2001-11. In Bihar, the 2011 Census recorded male literacy at 71.2 percent and female literacy at 51.5 percent, recording a gender disparity of 20 percentage points. The district-wise literacy rates by gender and residence is presented in Table A 5.16 and A 5.17 (Appendix), respectively. The highest decadal increase has been recorded in Kishanganj (24.4 percentage points). Patna (7.8 percentage points) has registered the lowest increase in literacy rate, mainly because it was already a high literacy district in 2001. Kishanganj and Patna have also recorded the highest and the lowest increase in female literacy rate. The districts Kishanganj (25.9 percentage points) and Patna (11.0 percentage points) have registered the highest and the lowest increase in literacy rate for rural areas in 2011. In 2011, 21 districts are placed above the state average in literacy rate and 17 districts are below state average category.

Table 5.19 classifies the districts on the basis of literacy rates in 2011 by area and gender. It is clear from the table that the top of 5 districts in terms of literacy rate are almost all in south Bihar. It also emerges from the table that the districts in the north-eastern region of the state are severely disadvantaged in terms of literacy rate, in spite of some progress in the last decade.

**Table 5.19 : Districtwise Classification of Literacy Rates in 2011**

Area/Gender	Top Five Districts	Bottom Five Districts
Rural	Rohtas (72.5), Aurangabad (69.4), Bhojpur (69.2), Buxar (69.1), Siwan (68.9)	Purnea (48.4), Katihar (49.6), Sitamarhi (50.8), Saharsa (51.1), Madhepura (51.2)
Urban	Kaimur (82.6), Munger (81.0), Patna (81.0), Samastipur (80.7), Muzaffarpur (80.2)	Sheohar (62.0), Sheikhpura (71.0), West Champaran (71.1), Madhubani (71.1), Kishanganj (71.2)
Male	Rohtas (82.9), Bhojpur (81.7), Buxar (80.7), Siwan (80.2), Aurangabad (80.1)	Madhepura (61.8), Sheohar (61.3), Sitamarhi (60.6), Katihar (59.4), Purnea (59.1)
Female	Rohtas (63.0), Munger (62.1), Patna (62.0), Aurangabad (59.7), Siwan (58.7)	Saharsa (41.7), Madhepura (41.7), Purnea (42.3), Sitamarhi (42.4), Kishanganj (43.9)
Combined	Rohtas (73.4), Patna (70.7), Bhojpur (70.5), Munger (70.5), Aurangabad (70.3)	Purnea (51.1), Sitamarhi (52.1), Katihar (52.2), Madhepura (52.3), Saharsa (53.2)

Note : Number in parentheses indicates Literacy Rate.

Table 5.20 presents the trend of literacy rate in India and Bihar since 1961. It is to be noted that the difference in literacy rate between India and Bihar was 17.8 percentage points in 2001, which has been significantly reduced to 11.1 percentage points in 2011. The gender gap in literacy rate has significantly come down, both in India and Bihar. This disparity in literacy rate was as much as 21.6 and 26.7 percentage points in India and Bihar respectively, in 2001. The gap has come down to 16.3 and 19.7 percentage points for India and Bihar respectively, in 2011. This implies that Bihar has been able to narrow the gap at a faster pace than the country as a whole.

**Table 5.20 : Trend of Literacy Rates in India and Bihar**

Year	India			Bihar			Gender Gap	
	Male	Female	Person	Male	Female	Person	India	Bihar
1961	40.4	15.4	28.3	35.2	8.2	22.0	25.1	27.0
1971	46.0	22.0	34.5	35.8	10.2	23.2	24.0	25.5
1981	56.4	29.8	43.6	43.8	15.8	32.3	26.6	28.0
1991	64.1	39.3	52.2	52.5	22.9	37.5	24.8	29.6
2001	75.3	53.7	64.8	60.3	33.6	47.0	21.6	26.7
2011	80.9	64.6	72.9	71.2	51.5	61.8	16.3	19.7

Source : Department of Education, GOB

### Primary and Secondary Education

The educational progress of the state is dependent on parallel developments in its elementary education, secondary education and higher education sector. However, for a socially disadvantaged state like Bihar, it is the elementary education sector that commands the highest importance, since it is this sector which feeds students for the secondary sector which, in turn, feeds students for the higher education sector. The progress in elementary education sector also implies that the process is an inclusive one, since it is more relevant for a large number of students who are first generation learners coming from disadvantaged sections of the society.

The success of elementary education is determined by two crucial educational indices — high enrolment ratio and low dropout rate. The performance on these two indices, in turn, is mostly influenced by the availability of educational facilities like schools, teachers etc. This is particularly important for the state like Bihar where most of the families dwell in rural areas and depend on government schools for their educational needs.

### Enrolment Ratio

Table 5.21 shows total enrolment at Primary and Upper Primary Levels in Bihar, during 2007-08 to 2011-12. The annual growth rate in primary enrolment was 2.6 percent during this

period. The total enrolment in primary level was 156.50 lakhs in 2011-12, which had increased from 146.3 lakhs in 2007-08. At the upper primary level also, the enrolment has risen during the last four years. The total enrolment at this level in 2011-12 was 50.55 lakhs, with an annual growth rate of 14.4 percent; for the SC and ST students also, the growth rate was high. As a whole, the total enrolment, taking primary and upper primary together, rose to 207.25 lakhs in 2011-12 from 176.64 lakhs in 2007-08, with an annual growth rate of 5.0 percent. The SC enrolment during this period has grown at a higher rate of 6.7 percent.

**Table 5.21 : Total Enrolment (in Lakhs) in Primary and Upper Primary Levels**

Level/Type of Students		2007-08	2008-09	2009-10	2010-11	2011-12	CAGR
Primary							
Boys	Total	78.19	74.27	77.56	80.76	82.29	1.9
	SC	14.28	13.13	13.68	15.23	16.1	4.0
	ST	1.93	0.89	1.31	1.07	1.34	-5.3
Girls	Total	68.11	57.74	61.52	68.57	74.21	3.5
	SC	11.52	9.35	9.85	12.17	13.29	5.6
	ST	1.62	0.6	0.73	0.73	1.14	-4.9
All	Total	146.3	132.01	139.08	149.34	156.50	2.6
	SC	25.81	22.49	23.54	27.4	29.39	4.7
	ST	3.55	1.5	2.03	1.81	2.48	-5.2
Upper Primary							
Boys	Total	17.28	20.66	23.42	26.65	27.04	12.2
	SC	2.39	3.08	3.24	3.82	4.26	14.7
	ST	0.28	0.19	0.36	0.25	0.36	8.1
Girls	Total	13.06	14.56	17.85	22.14	23.51	17.3
	SC	1.56	1.83	2.09	2.78	3.37	21.6
	ST	0.2	0.12	0.18	0.18	0.3	12.9
All	Total	30.34	35.22	41.27	48.8	50.55	14.4
	SC	3.94	4.92	5.33	6.61	7.63	17.6
	ST	0.48	0.31	0.54	0.44	0.66	10.4
Total							
Boys	Total	95.47	94.93	100.98	107.41	109.33	4.0
	SC	16.67	16.21	16.92	19.05	20.36	5.8
	ST	2.21	1.08	1.67	1.32	1.7	-3.2
Girls	Total	81.17	72.3	79.37	90.71	97.92	6.2
	SC	13.08	11.18	11.94	14.95	16.66	8.1
	ST	1.82	0.72	0.91	0.91	1.44	-2.3
All	Total	176.64	167.23	180.35	198.14	207.25	5.0
	SC	29.75	27.41	28.87	34.01	37.02	6.7
	ST	4.03	1.81	2.57	2.25	3.14	-2.8

Source: Department of Education, GOB

It is encouraging to note that the enrolment of girls is increasing at a faster rate than that of the boys. The annual growth rate of girls was 3.5 percent during 2007-08 to 2011-12, compared to the annual growth rate of boys which is only 1.9 percent. The total enrolment of boys (82.29 lakhs) at the primary level was higher than that of the girls (74.21 lakhs) in 2011-12. The ratio of girls' enrolment to boys' was 0.87 in 2007-08, and this ratio shifted to 0.90 in 2011-12. The same picture is emerging at the upper primary level as well. There is a difference of 5.1 percentage points between the annual growth rate of girls' enrolment compared to that of the boys during this period. Taking primary and upper primary together, boys' enrolment accounted for 54.0 percent of the total enrolment in 2007-08; but in 2011-12, this share was 52.7 percent. This indicates progress towards gender parity in the enrolment in Bihar. A similar trend is observed in the enrolment of SC girls at both primary and upper primary levels during the said period.

The district-wise total enrolment for all, SC and ST categories is given in Table A5.18, A5.19 and A5.20 (Appendix), respectively. There exists high variation among the districts at both primary and upper primary level in 2011-12. East Champaran (15.48 lakh) has registered the highest number of enrolment at primary level, followed by Muzaffarpur (9.91 lakh) in 2011-12. East Champaran (4.51 lakh) has registered the highest number of enrolment at upper primary level as well, followed by Nalanda (2.52 lakh) in 2011-12. However, Sheikhpura and Sheohar, like the previous year, have again registered the lowest number of enrolment (1.25 lakh) and (1.27 lakh) respectively at both the levels in 2011-12.

The districtwise annual growth rate of enrolment is presented in Table A 5.21 (Appendix). The best three districts recording the highest annual growth in enrolment at primary classes are — East Champaran (15.2 percent), Saharsa (8.8 percent) and Jamui (8.7 percent). At the upper primary level, East Champaran (41.2 percent), Kishanganj (30.8 percent) and Madhepura (28.1 percent) are the best three districts. In general, a higher annual growth rate is observed in those districts where literacy rate is relatively low. The universal coverage of enrolment at the primary level is almost achieved for the children in age-group of 6-14 years in Bihar. This is one of the reasons for a higher growth rate of enrolment at the upper primary level. Now, more attention needs to be given on the retention of the students and reducing the dropout rate.

### **Intervention in the Elementary Education**

Under Manav Vikas Mission (MVM) (2013-17), the targets and time frames have been set separately for Elementary Education and Literacy.

- Learning Achievement in Language/ Mathematics : 85 percent students upto Class VIII to achieve 90 percent proficiency for that Class in Language and Mathematics by 2017.
- Attendance Percentage against enrolment: 90 percent in Primary and Upper Primary Levels by 2017.
- Transition Rate of children – SC / ST / Girls / Minorities: 92 percent for children in all categories by 2017.
- Teacher Pupil Ratio in Elementary Education: 40:1 based on enrolment and 30:1 based on attendance by 2017.
- Student- Class Room Ratio in Elementary Education: 45:1 based on enrolment and 35:1 based on attendance by 2017.
- Percentage of children/ women from Mahadalit/ EBC/ Minority covered by Tola Sewak/ Talim-I Markaj volunteer in feeder area: 100 percent coverage of all children.

### Dropout Rate

The success with respect to high enrolment becomes meaningful if the enrolled children are retained in the school. But substantial dropout before completing a certain education level is a problem in Bihar. All the factors behind such dropout may be broadly clubbed into three categories – (a) economic factors, (b) social and cultural factors and (c) school environment and infrastructure. In case of Bihar, all these factors are operative in varying degrees. Under economic factors, the opportunity costs such as wage income, domestic work, etc., prevent parents from sending their children to schools.

The dropout rates at primary, upper primary, secondary and higher secondary levels during 2006-07 to 2011-12 in Bihar are presented in Table 5.22. At all levels of education, these rates have continuously decreased during the recent years. At the primary level, dropout rate registered a decrease of 11.3 percentage points between 2006-07 to 2011-12. At the upper primary level, this decrease during the same time period was 6.32 percentage points. This implies that decrease in dropout rate of children in primary level is higher compared to the

upper primary level. At both the levels of education, the dropout rate of girl students is lower than that of the boys. The decrease in dropout rates, especially in the case of girls, is an important indicator of progress in the field of education.

The dropout rates at secondary and higher secondary levels are much higher than that at the earlier stages. Such dropout rate was 65.18 percent in 2011-12 at secondary level and 66.98 at upper secondary level respectively. This implies that only about 35 percent of students enrolled in Standard I, complete their secondary education. The proportion of students completing the higher secondary education is even lower at about 30 percent. Initially, the dropout rate of girl students was higher than that of the boys at both the levels. But girl students have registered a lower dropout rate than the boys from 2009-10 onwards. Though this rate is decreasing over the years at secondary and higher secondary levels, it is still very high, requiring some policy intervention. The continuation of the students at this level is very crucial for building human resource for the state.

**Table 5.22 : Dropout Rates at Primary, Upper Primary, Secondary and Higher Secondary Levels**

Year	Primary			Upper Primary		
	Girls	Boys	Total	Girls	Boys	Total
2006-07	45.70	46.40	46.10	60.10	62.80	61.80
2007-08	45.20	45.60	45.40	61.10	61.50	61.40
2008-09	44.60	45.10	45.00	NA	NA	60.30
2009-10	41.00	43.50	42.50	56.70	60.20	58.80
2010-11	35.30	42.13	39.27	51.31	57.87	55.14
2011-12	30.74	38.01	34.80	51.07	58.61	55.48
Year	Secondary			Higher secondary		
	Girls	Boys	Total	Girls	Boys	Total
2006-07	79.20	75.40	76.80	82.30	82.70	81.90
2007-08	75.60	72.60	73.70	83.70	82.00	82.60
2008-09	NA	NA	72.10	80.70	79.90	80.20
2009-10	67.00	69.90	68.80	73.40	76.30	75.20
2010-11	58.85	64.38	62.24	69.42	72.93	71.61
2011-12	62.71	66.87	65.18	64.67	68.37	66.98

Source : Department of Education, GOB

As mentioned earlier, there are many factors responsible for the high dropout rates and, as such, constant monitoring for the retention of enrolled students is essential. Several steps have been taken to reduce the dropout rate. A special attention needs to be given to the socially and

economically underprivileged sections of society, like those belonging to the SC and ST category. Table 5.23 presents the dropout rate of SC and ST students at the Primary, Upper Primary and Secondary levels during 2006-07 to 2011-12 in Bihar. The SC and ST dropout rate has decreased steadily during this period. The dropout rate of girl SC students has been lower than that of SC boys throughout the period, at both primary and upper primary stages. At the secondary level, the girl dropout rate was higher than that of the boys from 2006-07 to 2008-09; but thereafter, the dropout rate for girls started decreasing. In 2009-10 and 2010-11, the dropout rate was lower for girls than for boys. For ST students, the girl dropout rate was lower than that of the boys throughout the period at all the levels, particularly at primary and upper primary stages.

**Table 5.23 : Dropout Rates (SC & ST ) at Primary, Upper Primary and Secondary Levels**

Year	SC								
	Primary			Upper Primary			Secondary		
	Girls	Boys	Total	Girls	Boys	Total	Girls	Boys	Total
2006-07	51.20	51.60	51.50	77.80	72.80	72.80	86.70	85.40	85.90
2007-08	51.00	53.30	52.40	70.30	71.80	71.20	86.00	83.00	84.10
2008-09	49.50	50.50	50.10	69.40	70.50	70.10	83.20	82.80	83.00
2009-10	49.70	50.90	50.40	69.80	72.70	71.60	80.70	81.40	81.10
2010-11	35.90	40.90	38.80	63.80	68.20	66.50	76.80	78.00	77.60
2011-12	30.55	36.73	34.11	60.45	67.22	64.56	72.65	75.86	74.65
Year	ST								
2006-07	32.40	35.70	34.50	61.60	79.80	66.90	81.90	83.80	83.00
2007-08	25.60	35.10	31.60	57.20	67.80	64.30	82.20	82.80	82.60
2008-09	29.20	30.90	30.30	55.80	65.00	61.90	75.90	79.60	78.40
2009-10	15.60	8.10	10.90	20.10	11.90	14.80	62.10	66.40	65.00
2010-11	19.80	31.60	27.10	46.10	56.50	52.60	66.80	70.90	69.50
2011-12	NA	14.43	NA	22.67	43.50	35.68	32.59	49.26	43.49

Source : Department of Education, GOB

#### Number of Schools and Teachers

The total number of primary and upper primary schools in Bihar rose to 68,323 in 2010-11, from 67,865 in 2007-08. During this period, many primary schools have been upgraded to upper primary school. The districtwise number of primary and upper primary schools is presented in Table A 5.22 (Appendix).



The Student-Teacher ratio is an important indicator of quality education. The number of teachers needs to be increased with the growth in enrolment ratio. In 2010-11, taking together primary and upper primary, this ratio was 59. Bihar has improved significantly in this regard during last few years, but the ratio is still high compared to the norm set in the Right to Education (RTE) Act. The number of teachers at primary and upper primary schools rose to 3.38 lakhs in 2010-11, from 3.19 lakhs in 2007-08. The districtwise number of teachers at primary and upper primary schools is presented in Table A 5.23 (Appendix).

### Expenditure on Education

Table 5.24 shows the share of expenditure on education in total budget and also with respect to total expenditure on social services. The share of expenditure on education in total expenditure on social services was 54.3 percent in 2007-08, and it has remained at the level subsequently. Though the plan and non-plan expenditure on education has increased over the years, the share of education in total budget has declined from 18.3 percent in 2007-08 to 15.8 percent in 2010-11. But during the last two years, this share has shown a remarkable increase and stands at 37.0 percent in 2012-13. The total expenditure on education has been growing steadily at a satisfactory rate of 16.7 percent.

**Table 5.24 : Expenditure on Education**

Year	Expenditure on Education (Rs. Crore)			Expenditure on Education	
	Plan	Non-Plan	Total	as percentage of total budget	as percentage of expenditure on social services
2007-08	1046.26	4741.76	5788.02	18.3	54.3
2008-09	1565.52	5099.47	6664.99	17.9	51.7
2009-10	1585.02	5958.68	7543.70	17.6	52.7
2010-11	3356.97	4667.28	8024.25	15.8	49.7
2011-12	2901.18	6836.34	9737.52	29.8	49.8
2012-13	4949.63	8439.03	13388.66	37.0	54.8
CAGR	34.49	10.57	16.66	---	---

Source : State Government Finances, GOB

### Mid-Day Meal Scheme (MDMS)

The Mid-Day Meal Scheme (MDMS) is an important intervention in the elementary education sector for promoting higher enrolment of the children in the age group 6-14 years and their retention in the school. The scheme also has substantial implications for the nutrition status of the children and social equity. It was universalised in 2005, covering all primary schools,

including learning centres. Later, its coverage has been extended to upper primary classes. The overall position regarding the coverage of the scheme is indicated in Table 5.25.

Table 5.25 elucidates the scenario of the MDMS in Bihar during 2008-09 to 2012-13. In 2012-13, the coverage of MDMS was 58.3 percent at the primary level. This coverage has, unfortunately, decreased over the years. This decrease in coverage is attributable to enhanced enrolment in primary schools during these years. For the upper primary classes, a similar trend is recorded during the period. In 2008-09, the coverage of MDMS was 81.2 percent, but in 2012-13 it was only 55.1 percent.

**Table 5.25 : Coverage of MDMS in Bihar**

Year	Class I to V			Class VI to VIII		
	Total Enrolment (in lakhs)	No. of Children Availing MDM (per day) (in lakhs)	Coverage Percentage	Total Enrolment (in lakhs)	No. of Children Availing MDM (per day) (in lakhs)	Coverage Percentage
2008-09	138.7	98.27	70.9	38.80	31.51	81.2
2012-13	142.82	83.25	58.3	53.45	29.46	55.1

Source : MDMS, GOB

The districtwise coverage of MDMS at primary and upper primary levels is presented in Table A 5.24 and A 5.25 respectively (Appendix). During 2012-13, there are only 14 districts where the coverage of MDMS is less than the state average of 58.3 percent at the primary level, compared to 23 districts in the previous year. The coverage of MDMS is above 70 percent in five districts — Arwal (76.9 percent), Bhagalpur (74.1 percent), Lakhisarai (73.8 percent), Jehanabad (72.8 percent) and Kaimur (71.2 percent). The lowest coverage is recorded in Madhubani (41.4 percent). At the upper primary level, there are 18 districts where the MDMS coverage was below the state average of 55.1 percent. The best three districts in terms of coverage are — Arwal (70.7 percent), Jehanabad (62.8 percent) and Madhepura (62.5 percent). The lowest coverage is recorded in Lakhisarai (48.6 percent).

The effective implementation of MDMS can play a significant role in ensuring the universal coverage of education. This is particularly important for poor states like Bihar. There are many concerns regarding the proper implementation of MDMS. Some of them are – wide variation in the enrolment and attendance, less control over the quantity and quality of food, irregular supply of foodgrains, etc. To overcome these problems, monitoring and evaluation system needs to be more effective.

### Sarva Shiksha Abhiyan (SSA)

The Sarva Shiksha Abhiyan (SSA) is a flagship programme of the central government to ensure the universalisation of elementary education for the children in the age group of 6-14. It is jointly funded by the central and state government with a share of 65:35 respectively. To ensure education for all, SSA has fixed the following objectives: (i) capacity building of teachers; (ii) providing adequate number of teachers and bringing teacher-student ratio to the desired level; (iii) strengthening school infrastructure and (iv) ensuring community participation by forming Village Education Committee (VEC) at the second level. It also aims at bridging the social, regional and gender gaps in literacy and elementary education.

The SSA in Bihar is being implemented through the Bihar Education Project (BEP) Council. Along with SSA, the BEP is also responsible for other programmes like National Programme for Education of Girls at Elementary Level (NPEGEL), a special component of SSA which provides additional support for enhancing girl's education over and above the normal SSA interventions. The programme provides for setting up of a model school in every cluster with more intense community mobilization and supervision of girls' enrolment in schools. This scheme is implemented in Educationally Backward Blocks (EBBs) where the level of rural female literacy is less than the national average and gender gap is above the national average. The NPEGEL also covers those blocks which are not under EBB but where at least 5 percent of population is SC/ST and SC/ST female literacy is below 10 per cent and also selected urban slums. Kasturba Gandhi Balika Vidyalaya (KGBV) is another scheme for setting up residential schools at upper primary level for girls belonging to the SC/ST, OBC and minority community. The scheme was merged with SSA with effect from April 1, 2007. Table 5.26 shows that, out of the total approved budget of Rs. 10615 crore of BEP, 51.5 percent has been spent on SSA during the year 2012-13.

**Table 5.26 : Status of Fund Received and Expenditure by BEP (2012-13)**

Programmes	Approved AWP&B	13th Finance Commission Award	Fund Releases				Total Expenditure	% of Exp. Against AWP & B
			13th Finance	GOI	GOB	Total		
SSA	10349.46	818.00	818.00	2680.98	1966.51	5465.49	5329.08	51.5
NPEGEL	45.57	0.00	0.00	16.47	7.38	23.85	21.92	48.1
KGBV	220.13	0.00	0.00	57.17	26.11	83.28	93.90	42.7
Total::	10615.16	818.00	818.00	2754.62	2000.00	5572.62	5444.90	51.3

Source: Bihar Education Project, GoB

### Out-of-School Children

Apart from strengthening the infrastructure for elementary education and providing additional teachers, the BEP has also been engaged in making a number of innovations which could bring out-of-school children back to the schooling system. These initiatives include Utthan Kendras (for children belonging to the Mahadalit categories), Talimi Markaj (for Muslim children in 6-10 years age group), Utpreran Kendra (for children in the age group 11-14 years) and Maktab Madarsa Kendra (for non-residential and residential bridge courses for Muslim children). Table 5.27 presents the details about number of such centres and number of children covered by them. During 2011-12 and 2012-13, there has been decrease in the number of Utthan Kendras. A declining trend has also been observed in all the innovative centres for Utpreran and Maktab Madarsa Kendras. This may be explained by the fact that all these centres are non-formal centres and, with the expansion of infrastructure for formal schools, the students are moving from the non-formal to formal institutions. So, the decrease in the number of children in alternative innovative centres is a positive signal for the educational scenario in the state. On the other hand, the number of children covered by the centres such as non-resident bridge course has increased during this period. The total number of children covered by all these alternative innovative centres, has decreased to 6.97 lakh in 2012-13 from 8.12 lakh in 2011-12.

**Table 5.27 : Status of Alternative Innovative Centres**

Intervention	2011-12		2012-13	
	No. of Centres	Children covered	No. of Centres	Children covered
Utthan Kendra	19962	620200	18334	546422
Talimi Markaj	3851	84456	3089	72109
Utpreran Kendras	933	49650	836	54763
Maktab Madrasa Kendras	2381	52382	37	823
Innovative NRBC by NGO	70	3965	270	3986
RBC by NGOs	262	1950	191	19000
Total	27459	812603	22757	697103

Source : Bihar Education Project (BEP) Council, GOB

### Higher Education

The higher education sector in Bihar comprises college and university education, both for general and technical streams. The apex institutions for higher education are the universities in the state (Table 5.28). Presently, 21 universities are functioning in the state, of which 20 are traditional universities and 1 of them is an open university. There are 815 colleges which are distributed among 20 traditional universities. Out of these colleges, 273 are government

colleges, and they constitute one-fourth of the total number of colleges. Apart from the government colleges, there are 336 local body colleges and 206 colleges of other types. Providing professional training to the prospective school teachers is another component of the higher education system. Presently, there are 35 teacher training centres in Bihar. Compared to the number of institutions for general education, the number of institutions for technical education is rather limited in Bihar, and there are only 10 colleges for engineering and technical education. Of these 10 colleges, 2 have been established in 2009 widening the opportunity for technical education in Bihar.

**Table 5.28 : Institutions of Higher Education in Bihar**

Type of Institutions/Year	2010	2011	2012
Universities	13	20	20
Open Universities	2	1	1
Research Institute	15	15	15
Colleges/ Institute	628	815	815
Government Colleges	273	273	273
Local Body Colleges	258	336	336
Other Colleges	97	206	206
Education/Teacher Training Centres	33	35	35
Engineering /Technical college	10	10	10
Others	251	252	252

Source : Department of Education, GOB

Due to resource constraints, state government alone is not able to fulfill the demand for higher education. Thus, a number of private educational institutes have been set up in Bihar, which are generally institutes of technical, medical and vocational education. The districtwise details of affiliated and constituent colleges for 2010-11 is given in Table A5.26 ( Appendix).

### Art, Culture and Youth

Under Manav Vikas Mission (MVM), the basic objective relating to Art, Culture and Youth are — (i) Physical and mental development, (ii) Enhancement of efficiency through healthy and recreational activities, (iii) Achievement through skills in sports, (iv) Employment and income generation through performance in sports, and (v) Exchange youth views and culture through national level sports competitions/ programmes.

For the sub-component of sports, the state government has specific plans which include — (a) Construction of stadium/ play fields at Patna (international standard), divisional headquarters, 534 block headquarters and 8406 Gram Panchayat levels, (b) Establishment of sports hostel (along with stadium and coaching centres) at each of 38 districts, (c) Establishment of Sports Academy (d) Provision of financial help to sport persons, and (e) Organise district/ state/ national/ international competitions. The physical targets for this programme are presented in Table 5.29.

**Table 5.29 : Physical Targets for Development of Sports**

Year	International Stadium	Stadium at block level	Play field	Indoor Stadium	Stadium and coaching Centre	Sports Academy
2013-14	1	100	2000	2	9	1
2014-15	1	100	2206	4	15	-
2015-16	-	134	2200	3	14	-
2016-17	-	-	2000	-	-	-
Total	2	334	8406	9	38	1

Source: Department of Art, Culture and Youth

## 5.5 Security for Weaker Sections

### Scheduled Caste and Scheduled Tribe

The state government had created a separate Department in 2007 for the welfare of scheduled castes and tribes in Bihar. There are 22 castes in Bihar which are listed as Scheduled Castes (SC) which account for 15.9 percent of its population, while communities listed as Scheduled Tribes (ST) make up 1.3 percent of the state's population, according to 2011 census. The Department of Scheduled Caste and Scheduled Tribe runs various programmes for their economic, educational and social upliftment which are listed below:

- In 2012-13, 18,603 students received benefits under the Chief Minister's SC & ST Merit Scholarship Scheme. In 2013-14, 19,957 students have been benefited uptill now with an expenditure of Rs. 19.95 crore.
- The state government has made provision for scholarships and stipends for pre-matric and post-matric students.
- For distribution of scholarships among Mushahars and Bhuiyas, the state government has made a provision of Rs. 18.04 crore under plan head and Rs. 1.10 crore in non-plan head in 2013-14.

- In residential schools of the Department, computer-aided learning (CAL) scheme has been introduced to impart education to the children from Std. I-X in Hindi, English, Mathematics, Science and Social Science. In 2013-14, an amount of Rs. 30.00 crore for SC and Rs. 8.10 crore for ST has been approved for the construction of new residential schools/ hostels and other repair works.
- The state government has made provision of hostels and book banks for children of Mahadalit families, a major group within SC population.
- Pre-matric scholarships to children whose parents are engaged in unclean occupation.
- Pre-examination training facility for SC/ST students to help them prepare for competitive examinations, such as UPSC, BPSC, Railways, Banks etc.
- Total financial grant of Rs. 3.80 crore has been distributed among 2616 SC/ST families under provision of SC, ST (Atrocities Prevention) Act, 1989 and Rule 1995.
- With a view to all-round development of the Tharu Area (Tharuhat) in Bihar, construction of 6 residential schools at a total cost of Rs. 13.25 crore has been sanctioned. The Integrated Tharuhat Development Agency will look after the construction of infrastructure like roads, hospitals, libraries etc. and also skill development schemes. A target has been set to extend this skill development facility to 2000 families.
- A holistic programme has been prepared for 7631 persons belonging to Scheduled Aboriginal tribes.
- The total outlay for SC/ST welfare increased from Rs. 1173.95 crore in 2012-13 to Rs. 1277.23 crore in 2013-14 (Table 5.30). However, the actual expenditure was Rs. 933.71 crore against Rs. 1173.95 crore in 2012-13, indicating 79.5 percent utilisation of outlay. The district-level overview of physical and financial progress in major SC/ST welfare schemes in the state for 2011-12 and 2012-13 is presented in Table A 5.27 (Appendix).

**Table 5.30 : Overview of Outlay Allocation of SC and ST Welfare**

(Rs. crore)

Item	Budget 2012-13			Actual Exp (2012-13)	Budget 2013-14		
	Plan	Non-plan	Total		Plan	Non-plan	Total
SC & ST	942.40	118.85	1061.32	927.99 (87.4)	866.51	147.52	1014.04
Secretariat Service	0.00	2.83	2.83	2.28 (80.6)	0.00	3.10	3.10
Capital Outlay	108.79	0.00	108.79	2.44 (2.2)	257.10	0.00	257.10
Capital Outlay on Co-operatives	1.00	0.00	1.00	1.00 (100.0)	1.00	2.00	3.00
Total	1052.26	121.69	1173.95	933.71 (79.5)	1124.61	152.62	1277.23

Note: The figures in parentheses denote actual expenditure as percentage of total allocation

Source: Department of SC/ST Welfare, GOB

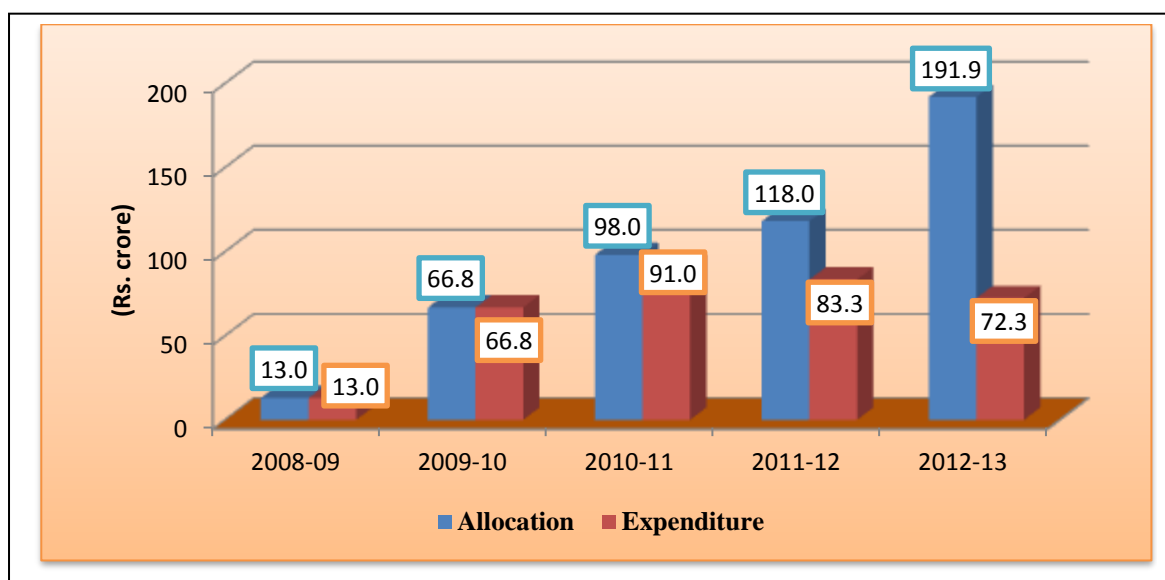
## Mahadalit

The state government has undertaken several targeted schemes based on the report of the State Mahadalit Commission for the welfare of the most deprived amongst the scheduled castes. The Commission observed that, out of the 22 scheduled castes in Bihar, 21 are acutely deprived in terms of economic, social, cultural and political status, and population belonging to these castes have not benefited significantly from affirmative actions meant for the SC population. The specific attempt of the state government for the welfare of Mahadalits include :

- In 2012-13, under Mahadalit Alpasankhyak Evam Ati-pichhada Varg Akshar Anchal Yojana, against the target of 30 thousand, 23,320 centres have been started to benefit people from Mahadalit category.
- Out of 1.8 lakh shelterless Mahadalit families, land has been given to 26.3 thousand families for housing purposes.
- Under ‘Mukhyamantri Mahadalit Radio Scheme’, radios were given to 10.6 lakh families in 26 districts of Bihar till September, 2013.
- The state government is contemplating to establish ‘Community Radio Stations’ in rural areas of Bihar for social and cultural upliftment of Mahadalit community. The programmes to be broadcasted by these stations would also be prepared by people from this community.

Upto 2010-11, nearly cent percent of total allocation has been utilized for mahadalit welfare; but in the last two years, there is fall in utilisation percentage. The chart below shows the allocation and expenditure of funds for mahadalit welfare:

**Chart 5.5 : Budget Allocation for Development of Mahadalits**





### **National Safai Karmachari Finance and Development Corporation (NSKFDC)**

- **Mahila Samridhi Yojana (MSY)** - An amount of Rs. 10,000 is provided as subsidy and Rs. 20,000 as loan to the families of SC community to empower them through self-employment. Only a modest 4 percent rate of interest is charged on this loan which is collected in 36 equal installments. Upto 2012-13, Rs. 47.70 lakh have been provided to 159 female workers for self-employment.
- **Micro Credit Finance Scheme (MCFS)** - Under MCFS, the amount for loan and subsidy are same as in MSY, but instead of 4 percent, the rate of interest is 5 percent which is recovered in 36 equal installments. Under this, in 2012-13, 114 people have availed Rs. 34.20 lakh of assistance for self-employment.
- **Mahila Adhikarita Yojana (MAY)** – Under this scheme, the female safai workers are provided a loan amount of Rs. 40,000 and subsidy amount of Rs. 10,000 with a rate of interest of 5 percent which will be collected in 60 regular installments. In 2012-13, 10 female workers have got a total of Rs. 5.0 lakhs for self-employment.
- **Term Loan (Rs. 50 thousand)** – An amount of Rs. 10,000 is provided as subsidy and Rs. 40,000 as loan for the families of SC community to empower them through self-employment. Only a modest 6 percent rate of interest is charged for this loan which is collected in 60 equal installments. In 2012-13, 78 people have availed Rs. 39.00 lakh as assistance for self-employment.
- **Term Loan (Rs. 1.00 lakh)** – An amount of Rs. 10,000 is provided as subsidy and Rs. 90,000 as loan for the families of SC community to empower them through self-employment. Only a modest 6 percent rate of interest is charged for this loan which is collected in 60 equal installments. In 2012-13, 27 people have availed Rs. 25.65 lakh as assistance for self-employment.

The Bihar State Schedule Caste Cooperative Development Corporation, Patna was established in 1978 under the Cooperative Act for all round development of scheduled castes. The district offices of the Corporation are working in 35 districts of Bihar. In the financial year 2012-13, Corporation has benefited 4147 people with a loan and subsidy amount of Rs. 12.66 crore. The details are given in Table 5.31.

**Table 5.31 : Achievements of Bihar State Scheduled Caste Co-operative Corporation (2012-13)**

(Rs. Lakh)

Name of the scheme	No. of Beneficiaries	Term loan	Bank Loan	Margin Money	Subsidy	Total
Mahila Samridhi Scheme ( NSFDC)	93	18.60	0.00	0.00	9.30	27.90
Small Business Scheme ( NSFDC)	11	4.18	0.00	0.22	1.10	5.50
Mahila Samridhi Scheme ( NSKFDC)	159	31.80	0.00	0.00	15.90	47.70
Micro Credit Finance Scheme (NSKFDC)	114	22.80	0.00	0.00	11.40	34.20
Mahila Adshikarita Yojana (NSFKDC)	10	4.00	0.00	0.00	1.00	5.00
Term Loan Sheme (upto Rs. 1.00 Lakh) (NSKFDC)	27	20.93	0.00	2.03	2.70	25.65
Term Loan Sheme (upto Rs. 0.50 Lakh) ( NSKFDC)	78	31.20	0.00	0.00	7.80	39.00
Subsidy Scheme (executed through Bank)	3655	0.00	715.82	0.00	365.50	1081.32
<b>Total</b>	<b>4147</b>	<b>133.51</b>	<b>715.82</b>	<b>2.25</b>	<b>414.70</b>	<b>1266.27</b>

Source : Department of SC/ST Welfare, GOB

Note: NSFDC - National Scheduled Caste Finance Development Corporation

NSKFDC - National Safai Karmachari Finance Development Corporation

**Welfare of Backward and Extremely Backward Classes**

The state government has constituted the Department of Welfare of Backward and Extremely Backward Classes for overall development of these communities in 2007-08. The backward classes are those castes/communities that got notified by the state government. In Bihar, 131 backward castes account for almost 60 percent of its population. The summary of financial progresses for welfare of backward and extremely backward population is presented in Table 5.32.

**Table 5.32 : Financial Progress of BC and EBC Welfare**

(Rs. lakh)

Details	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14 (Upto Sep, 13)
Total Outlay	6150.60	6742.00	12562.17	36591.17	82591.64	137678.53
Total Approved Amount	6022.50	6742.00	12562.17	36591.17	82591.64	109178.53
Total Expenditure	4785.80	6684.00	11516.77	35505.30	81747.72	43317.02
Expenditure as percentage of Approved Amount	79.47	99.14	91.68	97.03	98.98	39.68
Expenditure as percentage of Total Outlay	77.81	99.14	91.68	97.03	98.98	31.46

Source : Department of BC and EBC Welfare, Government of Bihar

The welfare measures taken for backward and extremely backward classes are as follows:

- Scholarships are provided to students from backward and extremely backward classes in primary and upper primary schools, colleges and technical institutes.
- An amount of Rs. 587.0 crore was disbursed as stipend of 43 lakh students of primary, middle and high school in 2012-13, as compared to Rs. 22.0 crore in 2009-10 for 3.0 lakh students.
- Post-Matric Scholarship Scheme is a Centrally Sponsored Scheme, with 50 percent contribution from the state government. During 2012-13, a total of 2.3 lakh students could avail this facility, compared to only 75 thousand students in 2009-10. The amount disbursed was Rs. 246.3 crore in 2012-13, compared to Rs. 25.2 crore in 2009-10.
- A sum of Rs. 4.9 crore has been sanctioned for 12 girls' higher secondary residential school for 800 backward class student in 2012-13.
- Under Mukhyamantri EBC Merit Scholarship Scheme, a sum of Rs. 42.0 crore has been sanctioned during 2012-13, which benefitted 42,000 students.
- In 2012-13, Rs. 30 lakh has been disbursed as stipend to 1650 students studying technical courses.
- The construction work of 38 Jannayak Karpuri Thakur hostels for EBC students is likely to be completed soon.

The physical and financial details of allocation for different welfare schemes for the backward and extremely backward population is presented in Table 5.33.

**Table 5.33 : Physical and Financial details of BC and EBC Department**

Name of the Schemes	Year	No. of beneficiaries	Finance Allocation (Rs. Lakh)
Stipend for students of primary, middle and high school	2009-10	296315	2200.00
	2010-11	312630	2400.00
	2011-12	323313	2516.66
	2012-13	4300000	58696.46
Post-Matric Scholarship	2009-10	75483	2522.55
	2010-11	86210	4000.00
	2011-12	126938	15206.88
	2012-13	225000	24628.17
OBC Girls' Higher Secondary Residential School (12 nos.)	2009-10	2400	300.00
	2010-11	2440	512.00
	2011-12	3080	485.00
	2012-13	800	100.00
Mukhyamantri Medhavriti Yojana for EBC students	2009-10	9000	900.00
	2010-11	46943	4694.34
	2011-12	53000	5300.00
	2012-13	42000	4200.00
Provision of share capital to Backward Class Development Corporation	2009-10	-	100.00
	2010-11	-	100.00
	2011-12	-	100.00
	2012-13	-	100.00
Stipend for students in technical courses	2009-10	830	17.40
	2010-11	830	17.40
	2011-12	850	17.40
	2012-13	1650	30.00
Construction of 38 Jannayak Karpuri Thakur Hostels for Extremely Backward class students	2009-10	Under Construction	1791.27
	2010-11		1073.77
	2011-12		160.44
	2012-13		187.00

Source : Department of Backward and Extremely Backward Class Welfare, GOB

### Minority Welfare

The religious minorities constitute 16.71 percent of the population of Bihar, with 16.53 percent Muslims, 0.03 percent Christians and 0.21 percent belonging to other religions. Muslims constitute a large part of the population in Kishanganj (67.58 percent), Katihar (42.53 percent), Araria (41.14 percent) and Purnea (36.76 percent). The lowest share of Muslims in total population is in Lakhisarai (4.4 percent). Kishanganj and Katihar also have the largest share of Christians in the population. For the welfare of the minorities, the Department of Minority

Welfare was established in Bihar in 1991. The achievements of the Department in recent years is as follows :

- In 2012-13, under Mukhyamantri Alpsankhayak Vidyarthi Protsahan Yojana, 19,876 minority students were benefitted.
- The state government provide financial aid to Sunni Waqf Board for promoting self-employment to the deserted Muslim women. A sum of Rs. 10 thousand is provided to each for such activities. A total of 8088 women got help under this scheme till 2012-13.
- A scheme for construction of hostels for minority students in all the districts of Bihar is planned, and 28 such hostels have already been constructed, including Mother Teresa Girls Hostel at Patna.
- The amounts of Rs. 38.4 lakh as grant and Rs. 65.0 lakh for development of Bihar Urdu Academy, Rs 8.0 lakh for Anzuman Tarraki-e-Urdu, Rs. 50.0 lakh for Bihar Rajya Sunni Waqf Board, Rs. 20.0 lakh for Bihar Rajya Shiya Waqf Board and Rs. 40.0 lakh for the Bihar Rajya Haz Samiti have been released in 2013-14.
- An amount of Rs. 200.5 lakh has been disbursed to 246 beneficiary students as loan, under Mukhyamantri Alpsankhyak Shiksha Rin Yojna.
- Under Mukhyamantri Alpsankhyak Rojgar Rin Yojna, Rs. 346.5 lakh was disbursed to 358 unemployed youth, belonging to the minority community.
- The state government has launched a scheme of Mukhyamantri Shram Shakti Yojna to provide special training to the workers, belonging to minority communities. Under the scheme, the minority workers get training in highly reputed training institutes. Currently, 120 minority workers have enrolled themselves in the Central Institute of Plastic Engineering Technology (CIPET), Hajipur, and another 150 minority workers have been selected for training in tailoring, to be provided by the Modern Training House of Raymond Company, Patna.
- In 2012-13, 4353 minority students were benefitted under Merit-cum-Income based scholarship for vocational courses.
- In 2012-13, 26,911 minority students were benefitted under pre-matric scholarship and 80,622 under post-matric scholarship schemes.
- Under Multisectoral Development Scheme, 75 blocks and 8 cities of 20 districts have been selected. A sum of 10.0 crore will be provided for development of each block/city. The total allocation for this project is Rs. 830.0 crore.
- Minority Welfare Officers have been recruited in every district.

## 5.6 Women Empowerment

The drop in sex ratio from 919 in 2001 to 918 in 2011 in Bihar, as against an improvement in sex ratio from 933 to 943 in India, is a matter of serious concern for the state government. The gender inequality arising out of social norms and cultural traditions is now being addressed both directly and indirectly. The progress towards gender equality and women's empowerment in Bihar have been built upon strong commitments of the state government. In order to empower women, the state government has been publishing its gender budget since 2008-09. A brief overview of the gender budget for 2012-13 and 2013-14 is presented in Table 5.34.

**Table 5.34 : Gender Budget Summary**

(Rs. crore)

Details	2012-13	2013-14	Percent Change
Category I schemes for Women (100 % beneficiaries)	2293.84	2722.68	18.70
Category II schemes for Women (30 % beneficiaries)	5541.79	6879.69	24.14
Total outlays for women	7835.63	9602.37	22.55
Total Outlays for related departments	34615.35	40217.41	16.18
Outlays for women as a percentage of total outlays of relevant departments	22.65	23.88	5.43
Total size of the state budget	78686.82	92087.93	17.03
Share of outlays in the state budget (%)	9.96	10.43	4.72
GSDP	263876	314155	19.05
Outlays for women as percentage of GSDP (%)	2.97	3.06	2.93

Source : Gender Budget, Department of Finance, GOB

Table 5.35 shows considerable increase in outlays in Category II schemes between 2012-13 and 2013-14. It must be noted that the entire set of figures for Category II has been calculated on the assumption that all welfare schemes that are gender-neutral would have at least 30 percent women beneficiaries. The table also shows that, in 2013-14, there may be significant increases in outlays for departments like Public Health and Engineering, Education, Minority Welfare, Urban Development and Housing, Panchayati Raj, Planning and Development, and Backward Class and Extremely Backward Class Welfare. For Departments like Rural Development and SC/ST Welfare, there has been a decrease in outlays in 2013-14. The Category II outlays were 16.61 percent of the total outlay in 2012-13 which increased marginally to 17.62 percent in 2013-14.

**Table 5.35 : Overview of Gender Budget**

(Rs. crore)

Name of Department	2012-13			2013-14 (BE)		
	Total Budget Outlay	Category I Outlays	Category II Outlays	Total Budget Outlay	Category I Outlays	Category II Outlays
Social Welfare	3580.76	601.01	1424.21	4142.81	715.68	1553.00
Scheduled Caste and Scheduled Tribes Welfare	1002.88	0.00	308.23	1017.92	0.00	301.15
Public Health Engineering	700.29	0.00	99.49	939.47	0.00	144.19
Minority Welfare	584.51	1.50	44.19	333.91	2.00	75.62
Education Department	15054.12	266.16	3191.27	18280.78	327.97	4172.86
Health	3085.99	383.15	17.99	3356.84	418.02	20.19
Rural Development	1746.33	784.74	294.00	1789.92	1059.53	109.40
Urban Development and Housing	1553.86	0.00	18.80	2115.91	0.00	75.80
Panchayati Raj	3156.41	0.00	65.79	3317.04	0.00	87.73
Labor Resource	202.89	0.55	1.26	211.96	0.70	1.06
Planning and Development	2037.01	0.00	33.00	1905.87	0.00	45.00
Backward Class and Extremely Backward Class Welfare	129.18	18.88	36.91	866.29	8.37	268.94
Revenue and Land Reforms Department	491.04	32.86	0.00	631.44	30.50	0.00
Total	33325.27	2088.85	5535.14	38910.16	2562.77	6854.94

Source : Gender Budget, Department of Finance, GOB

**Table 5.36 : Flagship Schemes to Address Gender Disparity**

(Rs. lakh)

Scheme	2009-10 Actual	2010-11 Actual	2011-12 Actual	2012-13 RE	2013-14 BE
Lakshmibai Social Security Pension Scheme (2007)	6176.26	8592.01	10643.20	16800.00	14462.61
Nari Shakti Yojana	1000.00	1000.00	3000.00	3000.00	1020.00
Mukhyamantri Kanya Vivah Yojana	7753.22	7000.00	8848.53	8600.00	8520.00
Mukhyamantri Kanya Suraksha Yojana	6700.00	10541.10	10000.00	7200.00	6000.00

Source : Gender Budget, Department of Finance, GOB

The direct interventions by the state government to address gender disparity can be clubbed under two main heads: child protection (Kanya Suraksha Yojana to stop female foeticide) and social and economic security (Lakshmibai Social Security Pension scheme, Kanya Vivah Yojana and Nari Shakti Yojana) (Table 5.36). With an objective to check the foeticide of a girl child to improve sex ratio and encourage birth registration, Mukhyamantri Kanya Suraksha Yojana, was launched in 2007. Under this scheme, the state government contributes Rs. 2000 for every girl child belonging to the BPL category and born on or after November 22, 2007. The benefit of the scheme is limited to two girls per family. In 2013-14, upto September 2013, 14.8 lakh beneficiaries availed this facility.

Till the end of 2011-12, the Mukhyamantri Nari Shakti Yojana (MNSY) covered 6324 villages from 1561 panchayats in 165 Blocks of 27 districts, reaching out to 5,16,587 households. Out of these, 1649 villages of 272 panchayats have been saturated and target households have been brought under the SHG fold. The programme envisages holistic empowerment of women in economic, social and cultural spheres. Their work is focused on understanding rural poverty, analyzing situation of SHGs, village and social mobilization of women, understanding the livelihood and micro financing, social and institutional support, make provisions for women victims of violence etc. Table 5.37 shows that, upto 2012-13, the total expenditure of MNSY was 69.5 percent of the funds received. Out of the three heads i.e. economic, social and cultural, the utilisation of expenditure is the highest on economic empowerment (84.78 percent) and the lowest on cultural empowerment (46.73 percent).

**Table 5.37 : Mukhyamantri Nari Shakti Yojana**

(Rs. In lakh)

Particulars	Total Fund Received upto 2012-13	Total Expenses upto 2012-13	
		Amount	Percent Share of the Total fund received
<b>Economic empowerment</b>	<b>4812.95</b>	<b>4080.62</b>	<b>84.78</b>
SHG formation, nurturing & Capacity building	2273.78	2449.54	107.73
Initial capitilization fund	1201	1039.43	86.55
Community assets for development	701.22	318.52	45.42
Training & action research in service sector	249.00	174.81	70.20
Study & research	130.00	10.19	7.84
Monitoring & Evaluation	257.95	88.13	34.17
<b>Social empowerment</b>	<b>2645.50</b>	<b>1309.93</b>	<b>49.52</b>
Helpline	680.68	456.62	67.08
Short Stay Home	744.32	558.88	75.09
Protection home	63.99	1.11	1.73
Working women hostel	378.43	0.87	0.23
Creche	100.50	0.53	0.53
Social awareness	677.58	291.92	43.08
Social rehabilitation fund	<b>200.00</b>	<b>100.10</b>	50.05
<b>Cultural empowerment</b>	<b>385.32</b>	<b>180.05</b>	<b>46.73</b>
Women Resource Centre	<b>266.23</b>	<b>158.61</b>	59.58
Innovative scheme	<b>300.00</b>	<b>151.48</b>	50.49
<b>Total</b>	<b>8610.00</b>	<b>5980.79</b>	69.46

Source : Bihar State Women Development Corporation, GOB

### Economic Empowerment

- Between 2007-08 and September 2013, there were 4740 villages from 910 panchayats in 69 blocks of 19 districts which were covered under SHG programme. Over the same period, the Women Development Corporation has constituted 54,793 SHGs. Initial capitalisation



fund is an important component under MNSY. By means of this, SHGs can borrow money from banks and, till 2013-14, an amount of Rs. 5237.94 lakh have been disbursed to 13,925 SHGs as loan amount.

- Women Development Corporation is concurrently running various programmes for training and capacity building of young girls and women, belonging to the poor community. Under this scheme, the selected candidates are provided training free of cost on housekeeping, as a beautician, computer operation and sales management by reputed training institutes.
- Lac cultivation is encouraged among women to make them self-employed and, till now, 12 female farmers have already started cultivating lac.
- Under vocational training, 50 poor urban females have been trained to take up nursing as livelihood, and 37 other females have also been trained for preparing artificial jewellerys, out of which 11 have become master trainers.

### Social Empowerment

- At present, women helplines are functional in 34 districts in which a total of 5621 cases were registered in 2012-13 and 2783 in 2013-14. Out of those registered cases, 4162 cases in 2012-13 and 2108 cases in 2013-14 have been disposed of. Short-stay homes are operating in 21 districts of Bihar.
- Under MNSY, Women Development Corporation has planned to establish 50 bed working women hostels in district headquarters at Patna, Gaya, Muzaffarpur, Darbhanga and Bhagalpur to provide safe and suitable accommodation for working women. The state government has selected 5 NGOs to carry out this project.
- Under Creche Scheme, 11 NGOs have been selected and financed to run 26 units of crèche in 11 districts of the state which are helping 260 beneficiaries.
- The Social Awareness Programmes of Women Development Corporation is aimed at dealing with social evils like dowry system, child marriage, witch craft, sexual harassment at work place etc. Folk Media, documentary films, posters and banners are used as medium of campaign. As an innovative scheme, a cultural group of beggars was formed in 2011-12 to campaign against various social evils.
- Table 5.38 shows that there has been increase in the number of cases registered and disposed of relating to offences against women. Out of all the cases, the registration of cases is the highest for domestic violence. In 2012-13, it is interesting to note that more than 70 percent of cases were disposed of under all the heads.

**Table 5.38 : Number of Cases registered and disposed under Social Empowerment**

Types of Cases	2011-12		2012-13		2013-14, upto Sept. 2013	
	Registered	Disposed	Registered	Disposed	Registered	Disposed
Domestic Violence	2843	2043 (71.9)	3052	2192 (71.8)	1443	1112 (74.7)
Dowry Abused	650	426 (65.5)	623	452 (72.6)	313	198 (63.9)
Dowry Death	22	16 (72.7)	14	14 (100.0)	9	8 (88.9)
Second Marriage	163	116 (71.2)	172	121 (70.3)	68	46 (80.8)
Assets Related	276	222 (80.4)	260	206 (79.2)	103	82 (62.3)
Rape & Trafficking Cases	116	68 (58.6)	85	85 (100.0)	61	48 (64.4)
Sexual abuse at office and other places	78	68 (87.2)	44	39 (88.6)	16	15 (93.8)
Others	1120	792 (70.7)	1371	1049 (76.5)	770	599 (77.3)
<b>Total Cases</b>	<b>5268</b>	<b>3751 (71.2)</b>	5621	4162 (74.0)	2783	2108 (73.8)

Note : Figures in parentheses denote the percentage of cases disposed  
Source : Bihar State Women Development Corporation, GOB

### Cultural Empowerment

Along with economic and social empowerment, cultural empowerment is also an essential part of personality development. Therefore, Women Development Corporation is playing an active role in cultural empowerment of women of the state.

- To strengthen the artistic and craft-based skills through training, enterprise, marketing etc. it is proposed that the cultural events be organized primarily in all 9 Divisional headquarters by the panel of selected agencies. A detailed plan of action regarding logistics, participation, events, convergence strategy would be worked out in a phased manner.
- The Women Development Corporation has started a campaign 'Hamari Munia' under which awareness is created among women and adolescent girls on issues related to health and hygiene for girls, and discrimination against girl child.
- The exposure of cultural values and tradition is very important for development of gender friendly environment and confidence level of adolescent girls. It is proposed to organise motivational events, primarily in all women's colleges and Kasturba Gandhi Schools of Bihar to make girls more culturally empowered.
- Bihar has a rich tradition of diverse folk forms, deeply embedded in life of rural people. Unfortunately, with rapid spread of urbanization and change in life style, these folk art

forms are in a state of extinction. Many of the artist families are in a state of abject poverty, with their traditional livelihood being at stake. The art forms are also losing relevance. As part of a unique initiative to empower women of these families, one or two folk art forms of Bihar may be revived and revitalized, so that they become sustainable livelihoods for the relevant artists.

- In 15 women’s colleges in 5 districts (Nalanda, Nawada, Samastipur, Begusarai and East Champaran), exhibition-cum-gender fairs under ‘Sapno Ko Chali Chhoone’ programme have been organised. The organisers have selected 30 ‘Champions of Change’ from these colleges who would carry the baton of cultural change further.

### 5.7 Poverty and Rural Development

Poverty is a key issue in all the developing economies of the world. Apart from the hardship that it causes to the poor people, it also entails social and political instability. For measuring poverty, the Planning Commission has adopted the Tendulkar Committee estimates which, apart from the caloric consumption, has also included expenditure on health and education.

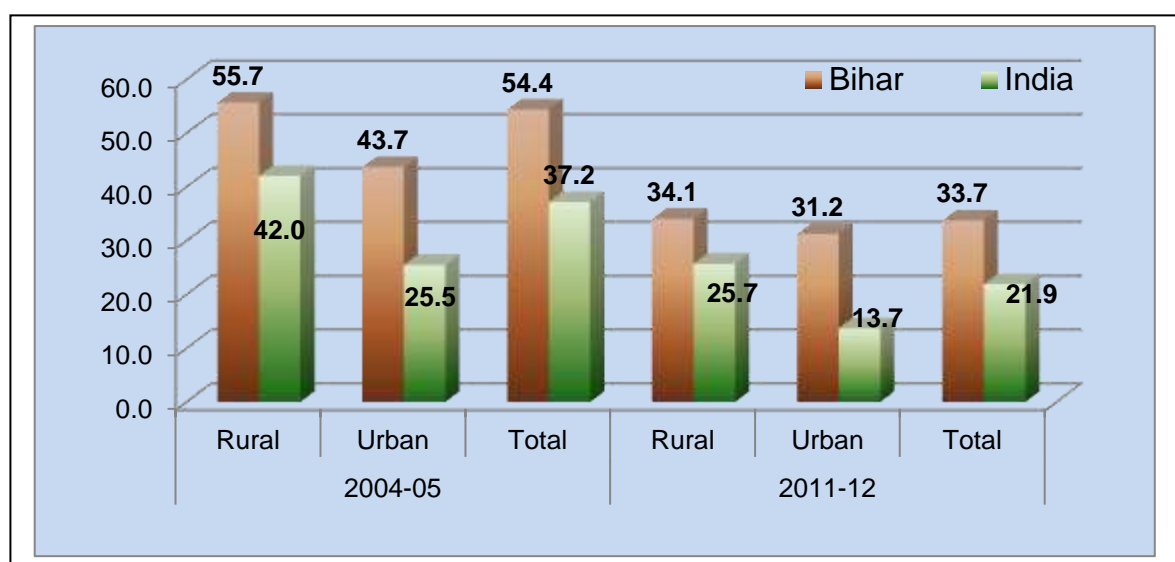
Table 5.39 presents the poverty ratios in Bihar and India, for the years 2004-05 and 2011-12, as estimated by the Tendulkar Committee. The poverty ratio of Bihar is higher in both 2004-05 and 2011-12, compared to all-India level. The ratio for Bihar is 34.1 percent for rural and 31.2 percent for urban households in 2011-12, implying an overall poverty ratio of 33.7 percent. These poverty ratios are much higher than that for India. From the table, it is also seen that, between 2004-05 and 2011-12, the poverty ratio declined by 20.7 percentage points for Bihar as against 15.3 percentage points for all-India. The pace of reduction of rural poverty has been faster than that of the urban poverty, in both Bihar and India.

**Table 5.39 : Poverty Ratio of Bihar and India**

State	2004-05			2011-12			Reduction in poverty Ratio (in % Point)		
	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Bihar	55.7	43.7	54.4	34.1	31.2	33.7	21.6	12.5	20.7
India	42.0	25.5	37.2	25.7	13.7	21.9	16.3	11.8	15.3

Note : Poverty Ratio as per Tendulkar Committee Methodology

**Chart 5.6 : Poverty Ratio of Bihar and India (2004-05 and 2011-12)**



The result of the 66th round of the National Sample Survey Organisation (NSSO) reveals that, in 2011-12, the average monthly per capita expenditure (MPCE) in rural areas in India is Rs 1287.2 and, for urban areas, it is Rs. 2477.2 (Table 5.40). The same figure for Bihar is Rs 970.4 for rural and Rs 1396.7 for urban areas. In fact, the figure of Bihar is the lowest among all the major states.

**Table 5.40 : Average Monthly Per Capita Expenditure of Bihar and India in 2011-12 (in Rs.)**

	Rural	Urban
Bihar	970.4	1396.7
All-India	1287.2	2477.2

Source: NSSO 66<sup>th</sup> round

All these indicators emphasize that the programmes of the state government to alleviate poverty need to be implemented more effectively, more so in rural areas. In the following sections, an attempt is made to review the implementation of some poverty alleviation programmes in Bihar, which are expected to generate additional income and expand livelihood options for its people.

#### Swarnajayanti Grameen Swarozgar Yojana (SGSY)

The SGSY, a renovation from the original Integrated Rural Development Program (IRDP), was launched in 1999. The objective of the SGSY is to organise the rural poor and to build their capacities systematically so that they can have self-employment opportunities, by providing them with income-generating assets through a mix of bank credit and governmental subsidy.

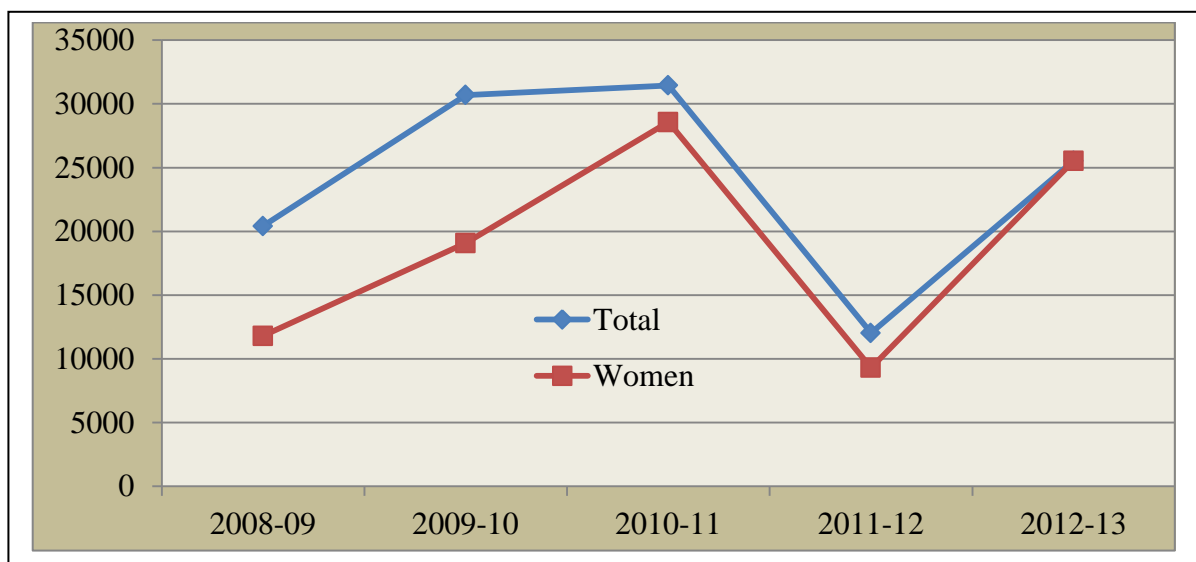
The assisted rural poor families are organised into Self Help Groups (SHGs). The achievement of the programme in Bihar is presented in Table 5.41.

**Table 5.41 : Performance of the SGSY Programme**

Year	No. of Members of SHGs assisted for Economic activities		No. of Individual Swarojgaris assisted for Economic Activities		No. of SHGs formed	
	Total	Women	Total	Women	Total	Women
2007-08	85355	43872 (51.4)	18205	4007 (22.0)	14036	8120 (57.9)
2008-09	120402	69949 (58.1)	4976	1281 (25.7)	20407	11791 (57.8)
2009-10	158061	98695 (62.4)	6090	1266 (20.8)	30701	19073 (62.1)
2010-11	184225	120901 (65.6)	15398	3937 (25.6)	31453	28576 (90.9)
2011-12	127567	91836 (72.0)	8698	2122 (24.4)	12017	9297 (77.4)
2012-13	178900	165600 (92.6)	7685	6143 (79.9)	25531	25531 (100.0)

Source : Department of Rural Development, GOB, Note : Figures in parentheses denote percentage

**Chart 5.7 : Overview of New SHGs formation in Bihar**



During 2011-12, a total of 1.27 lakh members of SHGs have been assisted for economic activities. The coverage has decreased compared to the previous year, when 1.84 lakh members were assisted. One should note that it is still higher, compared to the earlier ones. Out of the total number of SHG members, 72 percent are women. The number of woman members has increased gradually over the years. In 2012-13, 1.79 lakh members got assistance as against

1.27 lakh members in 2011-12. This is a massive increase in a single year. This shows that families are availing the benefits of this programme to acquire economic gains. The share of women beneficiaries is very high at 92.6 percent in 2012-13, compared to 72.0 percent in 2011-12. The women are taking interest in this programme as it lifts their spirit, and they feel a sense of emancipation. The number of new SHGs formed has decreased to 12,017 in 2011-12, compared to 31,453 in 2010-11. In 2012-13, the number of new SHGs formed has again increased to 25,531. If one looks at the table, it is also found that women accounted for cent percent of the participants in 2012-13.

#### JEEViKA – State Rural Livelihoods Mission

The Ministry of Rural Development, Government of India has launched National Rural Livelihood Mission (NRLM) by restructuring Swarnajayanti Gram Swarozgar Yojana (SGSY) effective from April 1, 2013. The objective of the programme is to provide gainful self-employment opportunity for the skilled and semi-skilled labourers in rural areas by organising them into community groups, and thereby uplift them from their present poverty level.

The Bihar Rural Livelihoods Promotion Society has been designated as State Rural Livelihoods Mission by the state government under the overall framework of National Rural Livelihoods Mission. It will scale up its JEEViKA model of poverty alleviation throughout the state in a phased manner. The programme will be operational in all the blocks by 2014. Overall, 1.5 crore rural poor families would be organised into 10 lakh SHGs, 65 thousand Village Organisations (VO), 1600 Custer Level Federations (CLF) and 534 Block Level Federations (BLF). Nearly 3 lakh Community Professionals and 75 thousand Community Resource Persons (CRP) would be identified and trained. It is envisaged that the households would cumulatively save nearly Rs 3100 crore, access Rs 5800 crore of CLF, and Rs. 12,000 crore of credit from banks.

## KEY ACHEIVEMENTS OF JEEViKA

- JEEViKA has its presence in 295 blocks across 38 Districts.
- 14 lakh poor households have been mobilized into 1.15 lakh Self-Help Groups, federated into 6420 Village Organizations (VO) and 145 CLFs.
- 81235 SHGs bank a/c opened and 65173 SHGs credit linked with banks. 3 lakh SHG households covered under Janani Bal Suraksha Yojana (JBSY).
- Own funds of Rs 62 crore managed by SHGs, leveraging Rs 307 crore from the commercial banks.
- Out of the total 6420 VOs, 4633 VOs are managing the Food Security Fund Intervention and Health Risk Fund Intervention amounting to Rs 107.75 crore.
- More than 3.37 lakh farmers have adopted modern farming techniques such as System of Rice/ Wheat Intensification and increased yields by 2 times.
- 500 new Dairy Cooperative Society (DCS) are formed, mobilizing 33780 dairy farmers.
- 42893 youth trained and 35,029 placed in the organised sector. 44 Training Centres are running and 2696 youths are undergoing training.

### Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)

The MGNREGS is designed to solve the rural unemployment problem, widely prevalent in both Bihar and India. In Bihar, the problem exists because of the skewed land distribution in rural areas, resulting in a mass of agricultural labourers and marginal farmers who need additional employment opportunities. This programme aims at providing a guaranteed 100 days of employment to unskilled labourers. Simultaneously, the scheme is designed to create community assets for the benefit of the rural society. This is expected to decrease distress migration and would have multiplier effect on the rural economy.

The details about the performance of the programme are provided in Table 5.42. The Job Cards have been issued to 133.49 lakh households till 2012-13, and 18.47 percent of job card holders were provided with employment. Out of those provided with employment, only 6.4 percent were provided 100 days of employment in 2012-13, the corresponding figure being 5.1 percent in 2011-12. Nearly 82 percent of fund was utilised in 2012-13, which is much higher compared to the previous year. The total employment generated was 965.42 lakh persondays in 2012-13,

compared to 866.38 lakh persondays in 2011-12. Till 2012-13, 107.10 lakh bank and post-office accounts have been opened for payment of wages under this programme.

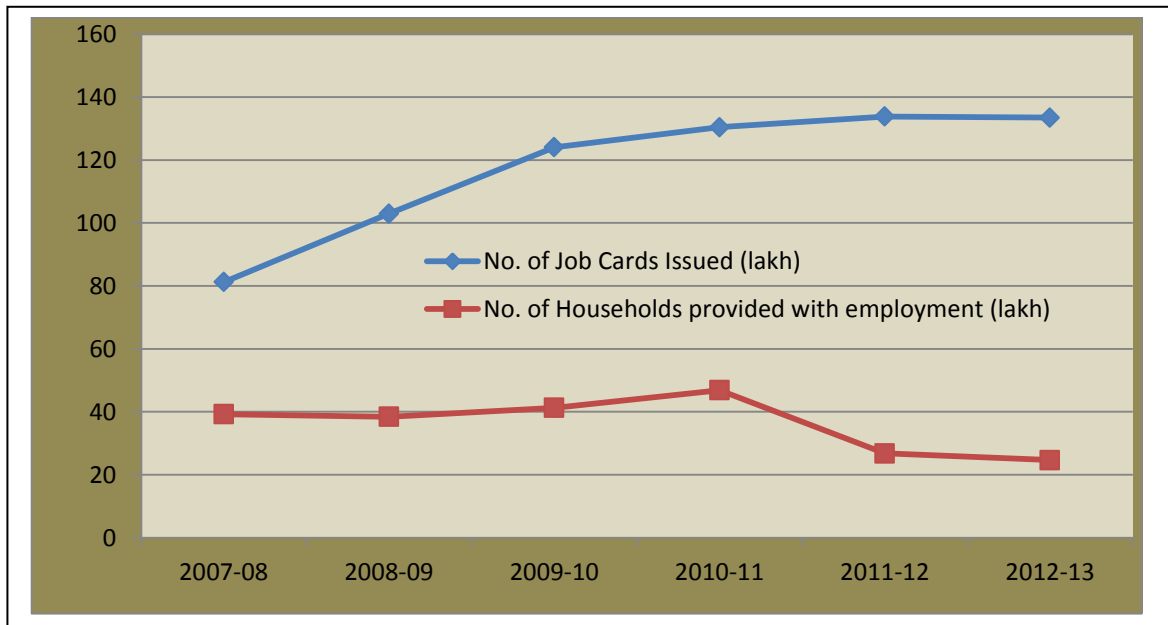
**Table 5.42 : Performance of the MGNREGS**

Year	2008-09	2009-10	2010-11	2011-12	2012-13
No. of Job Cards Issued (lakh)	102.99	124.06	130.45	133.82	133.49
No. of Households provided with employment (lakh)	38.42 (37.3)	41.27 (33.3)	46.85 (35.9)	26.8 (20.1)	24.66 (18.47)
No. of Households obtaining 100 days of employment	100891 (2.6)	287019 (7.0)	260919 (5.6)	137649 (5.1)	156935 (6.4)
Employment generated (lakh Person days)	991.22	1137.53	1597.49	866.38	965.412
Percentage share of women in total employment generated	29.8	30	29.6	28.20	29.9
Average employment per household	25.8	27.6	34.1	32.3	39.1
Number of Completed works	53939	70491	83593	54589	64846
Fund utilized (percentage)	60	75.8	82.7	65.02	82.9
No. of accounts opened (in lakh)	48.78	84.91	102.57	107.55	107.10

Note : Figures in parentheses denote percentages with respect to total job-cards issued.

Source : Department of Rural Development, GOB

**Chart 5.8 : Overview of Employment provided to Households in Bihar**



The districtwise details about the implementation of MGNREGS is presented in Table A 5.28 (Appendix). In that table, one observes wide inter-district variation in the performance of MGNREGS. In 2012-13, the maximum number of job cards was issued in Madhubani (6.91 lakhs), followed by Muzaffarpur (6.4 lakhs). Less than one lakh job cards were issued in small districts of Sheohar (0.88 lakhs), Sheikhpura (0.95 lakhs) and Arwal (0.95 lakhs). The SC households represent 38.52 percent of the households with job cards. The percentage of



households demanding employment was the highest in West Champaran (40.64 percent), followed by Sheohar (40.32 percent). Less than 10 percent of households had demanded job in Darbhanga (9.59 percent). East Champaran ranked first (32.27 percent) in providing 100 days of employment to those who had demanded it, followed by West Champaran (15.19 percent) and Gopalganj (10.99 percent). Begusarai (48.79 percent), Katihar (41.94), Sheohar (40.95 percent) have registered the highest participation of women in MGNREGS, each one recording more than 40 percent participation of women in 2012-13. Less than 10 percent participation of women has been registered in Buxar (5.03 percent). There is also wide inter-district variation as regards the total employment generation in 2012-13. East Champaran (82.0 lakhs) is the best district in employment generation, followed by Gaya (80.15 lakhs) and West Champaran (51.89 lakhs). The two districts with the lowest employment generation in 2012-13 were Arwal (5.38 lakhs) and Munger (7.88 lakhs). The districtwise financial progress under MGNREGS is shown in Table A 5.29 (Appendix). Jamui (94.48 percent) is the best district in the utilisation of fund in 2012-13. Katihar (91.05 percent), Banka (94.47 percent), Purnea (90.43 percent) also utilized more than 90 percent of the MGNREGS fund.

Table 5.43 lists the categorywise completed works under MGNREGS, during 2008-09 to 2012-13. The rural connectivity project has dominated the scheme during this period, accounting for nearly 40 percent of the total projects. The second most important category is water conservation. These two types of projects help in developing the rural infrastructure, expanding livelihood options for the rural people.

**Table 5.43 : List of Category wise Completed Works under MGNREGS**

Year / Categories	2008-09	2009-10	2010-11	2011-12	2012-13
Water conservation	9271 (17.2)	8637 (12.3)	11424 (13.7)	6059 (11.1)	7009(10.8)
Drought proofing	1515 (2.8)	6601 (9.4)	6609 (7.9)	5360 (9.8)	16246(25.1)
Micro irrigation works	5479 (10.2)	6552 (9.3)	7368 (8.8)	4605 (8.4)	4335(6.7)
Provision of irrigation facility	1135 (2.1)	1489 (2.1)	1841 (2.2)	1902 (3.5)	1813(2.8)
Renovation of traditional water bodies	5472 (10.1)	7593 (10.8)	7650 (9.1)	5065 (9.3)	6828(10.5)
Land development	2139 (4.0)	2575 (3.7)	4674 (5.6)	3229 (5.9)	4090(6.3)
Flood control and protection	5307 (9.8)	5175 (7.3)	5072 (6.1)	2554 (4.7)	2265(3.5)
Rural connectivity	23621 (43.8)	31869 (45.2)	38955 (46.6)	25521 (46.8)	22056(34.0)
Any other activity	0	0	0	294 (0.5)	204(0.3)
Total Works Completed	53939 (100.0)	70491 (100.0)	83593 (100.0)	54589 (100.0)	64846(100.0)

Source : Department of Rural Development, GOB

### Indira Awas Yojana (IAY)

The IAY, a flagship scheme of the central government, was started to provide shelters to BPL families for construction/upgradation of houses. The scheme is a significant step towards improving the basic amenities for rural people. The summary of the performance of IAY over the last five years is presented in Table 5.44.

**Table 5.44 : Performance of the IAY Scheme**

Year	Annual Physical Target	Houses Completed		Percentage of Fund Utilisation
		Total	SC & ST	
2008-09	567125	673658 (118.8)	394885 (58.6)	77.3
2009-10	1098001	645621 (58.8)	335675 (52.0)	69.5
2010-11	758904	529392 (69.8)	259867 (49.1)	66.4
2011-12	737486	450248 (61.1)	200393 (44.5)	68.02
2012-13	835925	839515(100.4)	372409 (44.3)	75.9

Source : Department of Rural Development, GOB,

Note : Figures in parentheses denote percentages with respect to previous column

In 2012-13, cent per cent of physical targets were achieved in Bihar under IAY, compared to 61.1 percent in 2011-12. The share of SCs and STs in the total houses completed has declined over the years. The detailed information of IAY is presented in Table A 5.30 (Appendix), recording achievements for each of its components.

The districtwise information on performance under IAY is presented in Table A 5.31 (Appendix). It indicates the wide inter-district variation both in fund utilisation and achievement of physical targets. The physical achievement was 100 percent in 2012-13 for the entire state. There are 16 districts where achievement is above 100 percent. The lowest achievement is recorded in Araria (50.76 percent) in 2012-13, while the highest achievement is registered by Gaya (396.17 percent). There are 4 districts which registered more than 125 percent achievement – Gaya (396.17 percent), Sitamarhi (130.28 percent), Nawada (126.60 percent) and Kishanganj (126.80 percent). The extent of fund utilisation has increased to 75.9 percent in 2012-13 from 68.02 percent in 2011-12. There are 19 districts where the fund utilisation was more than the state average. The best three districts in fund utilisation are – Lakhisarai (98.77 percent), Madhepura (97.25 percent) and Sheohar (93.25 percent). The

lowest percentage of fund utilisation was recorded in Madhubani (59.45 percent), Katihar (61.05 percent) and Kishanganj (61.14 percent) in 2012-13.

### Food Security and Public Distribution System

The Public Distribution System (PDS), a target group strategy to alleviate poverty, is an instrument to make available essential commodities to people, particularly those living below the poverty line. In Bihar, the PDS is extremely necessary as there exist wide poverty and inequality. The PDS also plays a crucial role as an anti-inflationary measure and keep the foodgrain prices depressed. Four essential commodities (wheat, rice, sugar and kerosene oil) are distributed through PDS outlets.

The social backgrounds of PDS dealers are summarised in Table 5.45. The total number of PDS dealers is 43,238 as on September, 2013. The share of backward and extremely backward castes is about 36.7 percent, that of scheduled castes 16.3 percent, and general castes 19.4 percent. The distribution of PDS dealers by their social background in different districts is presented in Table A 5.32 (Appendix). The ownership pattern of PDS outlets at the district levels is nearly the same as in the state level.

**Table 5.45 : Overview of PDS Dealerships as on 2013**

Social Background of PDS Dealers	No of PDS Outlets	Percentage Share
Scheduled Caste	7053	16.3
Scheduled tribes	336	0.8
Backward Caste	12919	29.9
Extremely Backward Caste	2944	6.8
Minority	3080	7.1
Women	3343	7.7
Women Self Help Groups	220	0.5
Other Self Help Groups	163	0.4
Co-operative Society (Ex-Army Personnel)	4647	10.7
Handicapped	144	0.3
General	8389	19.4
Total	43238	100.0

Source : Department of Food and Consumer Protection, GOB

The PDS is carried out under three schemes : (1) BPL - 25 kgs. of rice and 10 kgs of wheat are provided to each BPL family per month, (2) *Antyoday* – providing 35 kgs. of foodgrains per month to extremely poor BPL families, out of which 21 kgs of rice at the rate of Rs 2 per kg and 14 kgs. of wheat at the rate of Rs 3 per kg; and (3) *Annapurna* – providing homeless senior

citizens with 4 kgs. of rice and 6 kgs. of wheat free of cost. The central government allocates foodgrains to the state for 65.23 lakh BPL families, whereas the state government survey has revealed that the total number of BPL families is 1.35 crores. Since there is a shortfall in the supply of foodgrains from the central government, the state government has decided to provide 25 kgs. of foodgrains to each family, instead of 35 kgs. per family per month.

The operational details of PDS in Bihar for the years 2010-11 to 2012-13 are presented in Table 5.46. It would show that the lifting of foodgrains under BPL scheme have risen continuously over the years. The lifting percentage for wheat is 34.9 percent in 2012-13, much lower than that for 2010-11. But allotment amount in absolute figures has increased in 2012-13, compared to 2010-11. The lifting percentage of rice under BPL scheme was 52.7 percent in 2012-13, which was higher than that for wheat in 2012-13. The lifting percentage of foodgrains was much high under Antyodaya for all the years. One of the reasons for this is that foodgrains are highly subsidised under Antyodaya. Though this percentage has been lower in 2011-12 compared to 2010-11, it is still above 90 percent in 2012-13. Under Annapurna, the allotment of foodgrains has increased substantially in 2012-13, but the lifting percentage of both the foodgrains was a little higher in 2012-13 compared to the previous years.

**Table 5.46 : Working of Public Distribution System**

(Figures in '000 tonnes)

Year	Wheat			Rice		
	Allotment	Lifting	Lifting Percentage	Allotment	Lifting	Lifting Percentage
<b>BPL</b>						
2010-11	610.8	559.6	91.6	1495.1	1217.0	81.3
2011-12	985.9	638.4	64.8	2187.7	1500.2	68.6
2012-13	1348.4	470.5	34.9	2022.6	1065.9	52.7
<b>Antyodaya</b>						
2010-11	417.1	408.6	97.9	625.7	595.2	95.1
2011-12	420.2	395.7	94.2	630.2	573.5	91.0
2012-13	420.2	407.5	97.0	630.3	593.8	94.2
<b>Annapurna</b>						
2010-11	106.2	65.1	61.3	70.8	44.2	62.4
2011-12	106.2	62.7	59.0	70.8	39.1	55.2
2012-13	114.2	76.4	66.9	76.1	53.4	70.1

Source: Department of Food and Consumer Protection, GOB

The districtwise information on allotment and lifting of foodgrains under BPL, Antyoday and Annapurna scheme in 2012-13 are presented in Tables A 5.33, A 5.34 and A 5.35 (Appendix) respectively. For all three schemes, considerable amount of inter-district variation could be seen in terms of lifting of foodgrains. The information on districtwise lifting percentage for wheat and rice under BPL, Antoday and Annapurna is presented in Table A 5.36 (Appendix) for 2011-12 and 2012-13. Under BPL scheme, Muzaffarpur (47.8 percent) tops the list followed by Nawada (46.5 percent) in case of lifting of wheat in 2012-13. Under Antyoday, in 2012-13, all districts, except Sheohar, Begusarai, Samastipur and Purnea, have lifted more than 80 percent of wheat. Under Annapurna scheme, Munger, Siwan, Kishanganj, Araria and Katihar have not lifted any amount of wheat. In case of rice, Aurangabad (91.5 percent) has lifted the highest amount under the BPL scheme. For Antyoday scheme, most of the districts have lifted more than 80 percent of their allotment in 2012-13.

#### **Intervention in the Public Distribution System**

- 423 godowns are targeted to be built, having a total capacity of 2.84 lakh tonnes, under NABARD and RIDF loan. 55 godowns have already been built by BSFC. The rest of the godowns will be constructed by this year.
- Transportation vehicles are being fitted with GPS devices in 9 districts to ensure the arrival of the foodgrain at the desired location and to prevent the diversion and black marketing.

The programmes discussed in this section on rural development and poverty alleviation, are schemes which can have far reaching consequences for poverty alleviation, if they are properly implemented. The state government has recently adopted many measures to control the leakage at the grassroot level. The convergence of various schemes meant for same target group could be done to bring higher degree of implementation. The Twelfth Plan also puts emphasis on this issue of optimal use of scarce resource. The B K Chaturvedi Committee, appointed by the Planning Commission, has made several suggestions to restructure the Centrally Sponsored Schemes (CSSs) and has recommended for greater flexibility to the states in the implementation of the schemes. This flexibility may allow the state government to implement the schemes more effectively and provide more benefits to the poor people.

## 5.8 Labour Resource and Welfare

The labour force in Bihar is mainly unorganised. They are mostly engaged in agriculture and allied activities. According to 2011 census, 70.0 percent of the main labour force in Bihar is doing agricultural and related work, which is the highest in the country, as compared to only 50.2 percent at the all-India level. Between 2001 and 2011, there was not much change in the share of labour force engaged in agricultural labour and household industry. However, there was a decrease in share of cultivators and increase in the share of other workers. This reflects labour migration across the sector which is a positive sign for development, as workers from farm sector move to non-farm sector. But Bihar is far away from diversification of labour force of the organised sector, because of low rate of industrialization and urbanisation. Table 5.47 portrays the composition of labour force in the major states of India.

**Table 5.47 : Composition of Main Workers in Indian Major States (2011)**

(in percentage)

State	Cultivators	Agricultural Labourers	Household Industry Workers	Other Workers	Total Main Workers (No. in Lakh)
Andhra Pradesh	18.4	40.0	3.5	38.1	330.4
<b>Bihar(2011)</b>	<b>25.3</b>	<b>44.7</b>	<b>3.6</b>	<b>26.4</b>	<b>213.6</b>
<b>Bihar(2001)</b>	<b>32.2</b>	<b>42.8</b>	<b>3.6</b>	<b>21.4</b>	<b>210.5</b>
Chhattisgarh	36.9	30.4	1.7	31.1	82.4
Gujarat	23.3	22.1	1.2	53.4	203.7
Haryana	28.0	12.7	2.9	56.4	70.2
Jharkhand	29.4	18.2	3.7	48.8	68.2
Karnataka	25.8	21.9	3.0	49.3	234.0
Kerala	5.8	9.9	2.1	82.2	93.3
Madhya Pradesh	36.2	29.2	2.9	31.8	227.0
Maharashtra	26.2	25.3	2.3	46.2	437.6
Odisha	30.6	22.6	4.1	42.6	107.1
Punjab	21.3	13.8	3.6	61.3	84.5
Rajasthan	46.8	10.4	2.4	40.4	210.6
Tamil Nadu	13.8	25.9	4.0	56.3	279.4
Uttar Pradesh	34.9	21.8	5.4	37.9	446.4
West Bengal	16.4	22.9	5.9	54.9	256.9
<b>India</b>	<b>26.4</b>	<b>23.8</b>	<b>3.4</b>	<b>46.4</b>	<b>3624.5</b>

Source : Primary Census Abstract, 2011, Census of India

## Training and Skill Development

To enable the human resource to compete in the era of globalisation, development of their skill is extremely important. For this, Industrial Training Institute (ITI) has been established in all 38 districts and 9 women ITIs in all divisional headquarters. There are 59 government ITIs, including 12 women ITIs and 596 non-government ITIs in the state as on September 2013.

### **BIHAR SKILL DEVELOPMENT PROGRAMME**

To enhance the skill of the youth of the state, an autonomous society has been constituted under the chairmanship of Hon'ble Chief Minister – 'Bihar Skill Development Mission (BSDM)' to develop skill of one crore youth by 2017. This target has been distributed yearwise among several line departments. The role of the line departments and BSDM has been defined clearly to avoid any confusion and difficulty in achieving the targets. The role of the line departments is to identify the trades in demand, select the trainees, select quality trainers, monitor the training programmes and also arrange for the required budget. On the other hand, the role of BSDM is to assess the gap in demand and supply of different skills, formulation of training curriculum and design, training of trainers, identification of state resource centre, arrangement of equipments, coordination with industries, identification of certifying agency and other miscellaneous activities. The planned target group of BSDM include (a) unemployed, unskilled, semi-skilled schools passouts and dropouts in the age-group 15+ years, (b) workers with informally acquired skill desiring certification, (c) employed/unemployed ITI-passouts desirous of multi-skill addition, (d) rescued and rehabilitated ex-child labour, (e) members of SHGs and those working in unorganised sectors, (f) jail inmates, and (g) those seeking self-employment.

The ambitious target of imparting skill training to one crore youth of the state during 2013-18 has set the following yearly targets — 16, 18, 21, 22 and 23 lakhs respectively for five years. To help the trained manpower acquire desired employment, a well structured Labour Information and Management System (LMIS) is proposed to be maintained at the state level. It will have functional links with training institutions, industries, employment exchange and other stakeholders. The line departments that have been identified to implement this skill development programme are — Labour Resource, Information Technology, Rural Development, Agriculture, Health, Science and Technology, Animal Husbandry Directorate, Fisheries Directorate, Dairy Directorate (including COMFED), Minority Welfare, Urban Development & Housing, Education, Social Welfare, SC/ST Welfare, Industry, Tourism, and Home (Jail).

The yearwise physical targets for each of these departments are presented in Table 5.48.

**Table 5.48 : Target for Skill Development**

(In lakhs)

Sl. No.	Departments	2013-14	2014-15	2015-16	2016-17	2017-18	Total
1	Labour Resource	3.25	3.66	4.27	4.47	4.67	20.31
2	Information Technology	1.00	1.13	1.31	1.38	1.44	6.25
3	Rural Development	2.00	2.25	2.63	2.75	2.88	12.50
4	Agriculture	3.00	3.38	3.94	4.13	4.31	18.75
5	Health	0.20	0.23	0.26	0.28	0.29	1.25
6	Science & Technology	0.50	0.56	0.66	0.69	0.72	3.13
7a	Animal Husbandry Directorate	0.50	0.56	0.66	0.69	0.72	3.13
7b	Fisheries Directorate	0.10	0.11	0.13	0.14	0.14	0.63
7c	Dairy Directorate including COMFED	0.25	0.28	0.33	0.34	0.36	1.56
8	Minority Welfare	0.25	0.28	0.33	0.34	0.36	1.56
9	Urban Development and Housing	0.50	0.56	0.66	0.69	0.72	3.13
10	Education	1.50	1.69	1.97	2.06	2.16	9.38
11	Social Welfare	1.40	1.58	1.84	1.93	2.01	8.75
12	SC/ST Welfare	0.60	0.68	0.79	0.83	0.86	3.75
13	Industries	0.80	0.90	1.05	1.10	1.15	5.00
14	Tourism	0.15	0.17	0.20	0.21	0.22	0.94
15	Home (jail)	0.12	0.12	0.12	0.12	0.12	0.12
Total		16.00	18.00	21.00	22.00	23.00	100.00

Source: Department of Labour Resource, Government of Bihar;

### Employment

The district and state level employment-cum-guidance fairs have been organised under vocational guidance programme. This programme provided 66,594 jobs in 2012-13 and 23,637 in 2013-14 as on September 2013. The state government has taken several initiatives to create job opportunity for the unemployed. Table 5.49 depicts the initiatives taken by the state government for computerization and online facilities in the employment exchange.



**Table 5.49 : Physical & financial progress of schemes for modernization of employment exchanges**

(Amount in Rs. lakh)

	2011-12			2012-13			2013-14		
	Budget outlay	Finacial Achievement	Physical Achievement	Budget outlay	Finacial Achievement	Physical Achievement	Budget outlay	Finacial Achievement	Physical Achievement
Expansion of Employment services	229.8	50.90	54112	8.00	7.86		8.80	0.30	-
E- Process of Employment Services operation	Nil	Nil	Nil	50.00	43.61		20.00	-	-
Strengthening of vocational guidance programme	Nil	Nil	Nil	35.00	31.68	66594	67.00	7.74	23637
Study Evaluation Research and documentation & E.M.I promotion and Area skill Survey	Nil	Nil	Nil	5.00	-	-	17.00	-	-
Establishment of Overseas Bureau	Nil	Nil	Nil	15.00	15.00	-	15.00	-	-
Scheme for development of weaker section	Nil	Nil	Nil	15.00	13.66	-	12.00	0.63	-
Construction of Buildings combined Labour	Nil	Nil	Nil	474.7	Nil	Amount Surrendered by B.C.D	362.9	-	-
Total	229.8	50.90	54112	602.7	111.82	66594	502.7	8.67	23637

Source : Department of Labour Resource, Government of Bihar

Other than the above programmes, the state government has also taken a number of strides for the welfare of the labourers, and these include 'Bihar Centenary Social Security Scheme for Unorganised and Craft Labour, 2011', 'Inter-State Migratory Workers Scheme', 'Rehabilitation of Bonded Labour', 'Rural Training Camps', 'Bidi Worker House Construction Scheme', 'Rehabilitation of Child Labour', 'Employee Insurance Schemes', The budgeted outlay for the Department of Labour in 2012-13 is Rs. 11.58 crore, which is more than double of that for 2010-11. In 2011-12, financial achievement was only 68.6 percent, but it has increased to 87.0 percent in 2012-13. The physical achievements for various schemes for 2011-12 and 2012-13 are presented in Table 5.50.

**Table 5.50 : Overview of Major Public Initiatives/ Schemes of Labour**

(Outlay / Expenditure in Rs. lakh)

Scheme	2011-12			2012-13			2013-14
	Budget Outlay	Financial Achievement	Physical Achievement	Budget Outlay	Financial Achievement	Physical Achievement	Budget Outlay
Organisation of Rural Training Camps	32.8	28.5	8442 Labour Trained	36.0	30.0	7882 Labour Trained	39.2
Strengthening Child Labour Rehabilitation System	116.0	55.7	500 Benefited	131.6	77.5	976 Benefited	103.1
Establishment of Bihar State Child Labour Commission	122.0	113.7	Estt.	110.3	98.6	Estt.	108.6
Rehabilitation of Bonded Labour	25.5	23.0	230 Benefited	35.0	23.0	230 Benefited	36.0
Bidi Worker House Construction Scheme	40.0	20.6	515 Benefited	61.6	59.0	1476 Benefited	40.0
Inter State Migratory Workers' Scheme	125.0	87.6	83 Benefited	208.0	183.0	183 Benefited	170.0
Common Man Insurance Scheme	45.0	1.5	—	—	-	—	-
Strengthening of Enforcement of Labour Acts	97.7	44.5	—	75.5	36.5	—	64.5
Social Security Scheme for Unorganised and Craft Labour	126.0	126.0	Deposited to Labour Welfare Corpus Fund	500.0	500.0	Deposited to Labour Welfare Corpus Fund	496.6
<b>Total</b>	<b>730.0</b>	<b>501.0</b>	<b>—</b>	<b>1158.0</b>	<b>1007.6</b>	<b>—</b>	<b>1058.0</b>

Source : Department of Labour Resource, Government of Bihar

Towards social security of labourers, two insurance schemes have been initiated by the state government – Employee State Insurance Scheme (ESIS) and National Health Insurance Scheme (NHIS). As on September 2013, 1.40 lakh employees have been insured under ESIS and 182.98 lakh families under NHIS.

### 5.9 Panchayati Raj Institutions (PRI)

The three-tier Panchayati Raj Institutions in Bihar consist of a Gram Panchayat at the lowest level, Panchayat Samiti at the block level and Zila Parishad at the district level. The Chairpersons of the Gram Panchayat, the Panchayat Samiti and the Zila Parishad are called Mukhiya, Pramukh and Adhyaksha respectively. According to 73<sup>rd</sup> constitutional amendment, Bihar Panchayat Raj Act, 2006 was enacted to strengthen the three-tier panchayat system in the state. Presently, in 38 districts of Bihar, there are 531 Panchayat Samities, and 8398 Gram

Panchayats. There is a provision of 50 percent reservation for women, including the reservation on single posts (Table 5.51).

**Table 5.51 : Overviews of Panchayati Raj Institutions in Bihar**

Details	No.	Details	No.
Zilla Parishad	38	Gram Kachhari Members	115876
Panchayat Samiti	531	Gram Panchayat Sarpanch	8398
Gram Panchayat	8398	Gram Panchayat Secretary	8463
Gram Kachhari	8398	Nyaya Mitra	8398
Gram Panchayat Members	115876	Gram Kachhari Secretary	8398
Gram Panchayat Mukhia	8398	Zilla Panchayat Raj Officers	38
Panchayat Samiti Members	11566	Panchayat Raj Officers	528
Zilla Parishad Members	1162		

Source : Department of Panchayati Raj, GOB

The state government has taken several steps to strengthen the PRIs :

- (a) Construction of Panchayat Sarkar Bhawan : With the help of grants from the Thirteenth Finance Commission and state government's own grants, 1435 Panchayat Sarkar Bhawans are in the process of construction. In the coming years, the state government proposes to build 500 more such Bhawans which will greatly improve the functioning of Gram Panchayats. Further, 330 Panchayat Sarkar Bhawans are being constructed under Bihar Panchayat Strengthening Project through Building Construction Department.
- (b) Capacity Building Programme through Training : During the coming years, the state government has planned to establish State Panchayat Training and Resource Centres, one at the state level, 38 at the district level, and 534 at block level.
- (c) State Level Activities :
  - (i) Workshop for identification of issues related to PRI
  - (ii) Workshop for identifying training needs of PRI institution
  - (iii) Stakeholder workshop for developing a common vision among all stakeholders
  - (iv) Designing of Training modules for Training of Trainers (TOT) for District Resource Persons (DRP).
  - (v) Designing of course material for sectoral training
  - (vi) Establishment of State Project Management Unit
  - (vii) Formation of Capacity Building and Training Cell at the department level
  - (viii) Designing of communication strategy and developing Information, Education and Communication (IEC) material
  - (ix) Developing a pool of resource persons at the state level and district level
  - (x) Establishing Panchayat Resource Centre and training institute at the state level

- (xi) Establishment of an 8 hour helpline in order to support the PRIs in the state
- (xii) Policy research and network support

(d) District Level Activities:

- (i) Provision of adequate functionaries for planning and implementation at Zila Parishad level
- (ii) Divisional level PRI sensitization workshop
- (iii) Inter-state exposure programme for PRI members
- (iv) Capacity building of District Planning Committee
- (v) Establishment of District Panchayat Resource Centre (DPRC)
- (vi) District Project Management Unit (E-Governance)

(e) Block Level Activities :

- (i) Creation of Information Technology Cell at Panchayat Samiti Level for E-governance
- (ii) Establishment and maintenance of the accounting and auditing system
- (iii) Establishment of satellite receiving station at Panchayat Samiti level in order to promote interactive learning.
- (iv) Establishment of Block Resource Centre.

(f) Gram Panchayat Level Activities :

- (i) Provision of adequate functionaries including IT Personnel
- (ii) Providing sufficient office infrastructure for Gram Panchayats including Computer.
- (iii) Telephone linkages to Gram Panchayats

Presently, there are 216 Master Resource Persons for carrying out the training programme proposed under BRGF plan. Most of them have been imparted a 60-day training by the Bihar Institute of Public Administration and Rural Development (BIPARD). The Department has further created a pool of Master Resource Persons for IT to impart training to IT personnels and implement the e-Panchyat Mission Mode Project.

Majority of the schemes implemented by PRIs are financed by Backward Region Grants Fund (BRGF), grants from Union Finance Commission, and grants from State Finance Commission. These funds account for more than 80 percent of the fund available to the PRIs. In 2012-13, a total amount of Rs. 2945 crore was approved for the PRIs, compared to Rs. 2447 crore in the previous year implying a growth of 20.4 percent. The actual expenditure was almost 90 percent of the approved outlay in both 2011-12 and 2012-13. The financial progress of Panchayati Raj Institutions are illustrated in Table 5.52.

**Table 5.52 : Overview of Financial Progress of PRIs**

(Rs. crore)

Name of the Scheme	2011-12			2012-13		
	Outlay	Expenditure	Expenditure as percentage of Outlay	Outlay	Expenditure	Expenditure as percentage of Outlay
Untied Grants under BRGF	449.56	449.56	100.0	568.67	480.95	84.6
Capacity Building and untied Development Grant to Siwan (from State Fund)	15.00	15.00	100.0	0.00	0.00	
Capacity Building Under BRGF	0.00	0.00		36.00	0.00	0.0
Allowances for elected members of PRIs/G.K.	91.98	91.98	100.0	92.00	92.00	100.0
Establishment of Task Force	0.05	0.00	0.0	0.00	0.00	
Rent for G.K. Bhawan	0.00	0.00		8.00	0.00	0.0
<b>Total</b>	<b>556.59</b>	<b>556.54</b>	<b>100.0</b>	<b>704.67</b>	<b>572.95</b>	<b>81.3</b>
Establishment of Headquarter	3.43	2.99	87.3	3.54	3.00	84.5
Establishment of District Panchayat	161.12	147.28	91.4	178.24	163.94	92.0
Establishment of Training Institute	2.18	1.94	89.2	2.66	2.26	85.1
Grants for Nyaymitra & G.K.	45.70	34.97	76.5	44.59	42.28	94.8
Matching Grant to Zila Parishad	0.00	0.00		5.00	5.00	99.9
4 <sup>th</sup> State Finance Commission	588.50	580.16	98.6	672.56	672.56	100.0
13 <sup>th</sup> Finance Commission Grant	944.63	810.57	85.8	1320.40	1151.38	87.2
<b>Total</b>	<b>1745.57</b>	<b>1577.92</b>	<b>90.4</b>	<b>2226.99</b>	<b>2040.40</b>	<b>91.6</b>
Establishment of Election Headquarter	1.66	1.63	97.9	1.95	1.81	92.8
Expenditure on Election of ZP/Panchayat Samiti & GP	141.45	69.10	48.9	10.00	8.19	81.9
Secretariat Economic Services	1.39	1.26	90.0	1.41	1.30	92.4
<b>Total</b>	<b>144.50</b>	<b>71.98</b>	<b>49.8</b>	<b>13.36</b>	<b>11.30</b>	<b>84.6</b>
<b>Grand Total</b>	<b>2446.66</b>	<b>2206.44</b>	<b>90.2</b>	<b>2945.02</b>	<b>2624.65</b>	<b>89.1</b>

Source : Department of Panchayati Raj, GOB

### 5.10 Revenue and Land Reforms

Land reforms are central to any development programme in Bihar, since around 90 percent of the state's population reside in villages and 70 percent workforce are employed in agriculture. The proportion of the landless or the near landless among the rural poor is steadily increasing. Landlessness aggravates poverty and forces people to migrate out of the state; further, it also retards the development of agriculture.

Redistributive justice is one of the main planks of the present government. Towards this, in recent years, a special focus of the revenue administration of the state has been provision of 3 decimals for house sites to each Mahadalit family which do not have such site. According to survey, 1.98 lakh landless Mahadalit families live in Bihar and, till March 2013, the number of landless Mahadalit families benefitting from this scheme is 1.70 lakh, involving 4915 acres land. The Department sought to provide land to the target group by following four land streams — (a) Gair Mazarua malik/khas land, (b) Gair Mazarua aam land, (c) land under Bihar Privileged Persons Homestead Tenancy Act, 1947, and (d) in the absence of the above lands, Raiyati land purchased under the Bihar Raiyati Land Purchase Policy, 2010. The progress under this scheme is presented in Table 5.53.

**Table 5.53 : Progress under the Scheme of Provision of House Sites to Mahadalit Families**

Type of Land	Number of Mahadalit families			Area of land distributed (acres)
	To be covered	Already covered	Percentage of achievement	
Gair Mazarua Malik / Khas land	66167	64544	97.6	1938.51
Gair Mazarua Aam land	36655	30525	83.3	749.45
Bihar Priviledged Person Homestead Tenancy Act	41374	42294	102.2	1237.70
Purchase of Raiyati land	53649	32961	61.4	988.91
Total	197845	170324	86.1	4914.57

Source : Department of Revenue and Land Reforms (GOB)

Along with this, the Department is also running other land-related schemes for SC, ST, BC and EBC households. Some of the important programmes of the Department are as follows:

- Under Griha-Sthal Scheme, in 2012-13, Rs. 5.00 crore has been allocated to different districts, and 351 families have already been benefited till now.
- Under Approach Road Construction Scheme, in 2012-13, Rs. 5.00 crore has been allocated and, 120 tolas and mohallas have been connected.
- In 2012-13, there were 104 cases of land transfer which have been approved, and a total area of 603.63 acres of government land has been transferred under this activity.
- Under homestead land scheme, 543.09 acres of land was acquired for 1.37 thousand beneficiaries in 2012-13.
- Under land consolidation scheme, in 2010-11, 43.98 acres of land were distributed among 111 beneficiaries. No land was distributed in 2011-12 and 2012-13.
- Under Bhudan scheme, 256 acre land has already been distributed.

Table 5.54 presents an overview of the initiatives for land related issues, like revenue collection, settlement of homestead land, settlement of government land etc. According to the table, the number of beneficiaries issued revenue receipts for homestead land is more than 10 thousand in each year. The land revenue collected shows an upward trend, and the collection in 2012-13 is more than three times the amount in 2011-12. There is a continuous increase in the number of settled Sairats, whereas the settlement of government land is showing a decrease in these years.

**Table 5.54 : Various Initiatives by State Government**

Year	Revenue Receipts Issued for Homestead Land		Land Revenue Collection (Rs. crore)	Settlement of Government Land		Settlement of Sairats		
	No. of Beneficiaries	Area of Distributed Land (acres)		Area Involved (acres)	No. of Beneficiaries	Total No. of Sairats	Total No. of Sairats who have been settled	Total Amount from Sairats (Rs. crore)
2010-11	15558	532.51	19.61	921.91	10030	6927	3368	9.46
2011-12	10292	433.46	28.03	373.07	14547	6903	3607	1.02
2012-13	13747	543.09	87.02	316.18	7024	6115	4157	14.02

Source : Department of Revenue and Land Reforms, GOB

Under the Bihar Bhoodan Yagna Act, 1954, a committee is functioning in the state which is responsible for the distribution of donated land among the weaker sections of the society. The status under this scheme is presented in Table 5.55.

**Table 5.55 : Progress under Distribution of Bhoodan Land as on 2013**

(‘000 acres)

Year	Collected Area from Bhoodan	Confirmed land	Land not fit for distribution	Distributed land	Remaining Land available for Distribution
2012-13	649	345	385	256	7

Source : Department of Revenue and Land Reforms (GOB)

## 5.11 Disaster Management

Due to its topographic and climatic conditions, Bihar is vulnerable to several disaster conditions on a continuing basis, covering floods, droughts, heat waves, storms, hailstorms and cyclone in summer. Persistent cold wave conditions in winter season also sometimes takes toll of both human and animals. Bihar also lies in high and moderate seismic zones and hence

prone to earthquakes. Considering all these, a new Department of Disaster Management was created in the state. The basic objective of this initiative is to become suitably prepared before a disaster or a calamity strikes.

The state government has created the State Disaster Management Authority (SDMA) on the lines of National Disaster Management Authority (NDMA). The NDMA has set up a battalion of National Disaster Response Force (NDRF) at Bihta, near Patna. It had procured 74.47 acres of land for housing this battalion. On its part, the state government has also created a battalion of its own State Disaster Response Force (SDRF), comprising retired army officers and navel personnel. The retired persons of central police force are also eligible to be engaged in SDRF. Till date, 302 persons have already been appointed and the process of appointing 625 more is on. Some of the important activities to strengthen the Department of Disaster Management are the following :

- (a) To combat flood disaster, Standard Operating Procedure (SOP) has been formulated by the Department of Disaster Management for preparedness, early response, relief and rehabilitations during flood and other kind of disasters.
- (b) A novel scheme of 'Shatabdi Anna Kalash Yojana' was started to provide a helping hand to poor, old, infirm people, widows and other underprivileged people to prevent starvation deaths in the state. Under this scheme, the state government guarantees disbursement of 10 kgs. of foodgrains per adult and 7 kgs. of foodgrains per child upto one month until they are covered by other relief schemes of the state government. A sum of Rs. 10.00 crore has already been provided for this scheme in 2011-12.
- (c) A Standard Operating Procedure (SOP) has also been formulated to combat drinking water crisis, caused by irregular monsoon and receding ground under level in some areas of the state.
- (d) A state Emergency Operation Centre (EOC) building has been constructed and it has been equipped with the state of the art technology. Such EOC's have also been created for all 38 districts of the state, at a cost of Rs. 10.00 lakh per centre.

To strengthen the Department further, the additional activities of the state government during 2012-13 have been :

- (i) A sum of Rs. 67.09 crore was made available under different heads to all the districts to fight against calamities like fire, flood, cyclone, lightning and other calamities.
- (ii) The construction of Emergency Operation Centres (EOC) at district levels was planned in each of the 38 districts of Bihar, at the unit cost of Rs. 10.00 lakh. The construction of



such centres is complete in 27 districts and the work is in progress in the remaining 11 districts. All these centres will be made operational with the state-of-the-art technology.

- (iii) In each of the 28 flood prone districts of the state, 10 jawans of Home Guards and volunteers have been imparted the training of swimming and searching of the victims. So far, 1023 such swimmers have been trained. Apart from this, another 10 jawans of Home Guard in each of those flood prone districts have been given the training of motor boat driving. Till now, 25 districts have been covered and 212 such jawans have got the training.
- (iv) The training programmes of the Department of Disaster Management include both Training of Trainers (TOT), and training of functionaries and community members. More than 13,000 community members have been trained for Search and Rescue (SAR) operations in flood situation. The Training of Trainers has been completed for Incident Response System (IRS). The training of community members for SAR in earthquakes has been commenced and there is a plan to train 5 community members in all the 8500 panchayats of the state. In order to reach quick medical help during disasters, the Department has started training of Quick Medical Response Teams and provided advance life support ambulances to the health department to respond to the medical emergencies during disasters and other situations. In addition, the Department has also trained a large number of divers and motor boat drivers in all districts.

### Drought

The average annual rainfall in Bihar is 1054 mms. But the actual rainfall varies greatly, seriously affecting its rural economy and population. Indeed, in the last 5 years, the most parts of the state had to face drought or drought-like situations in as many as 4 years (2009, 2010, 2012 and 2013). The deficits in rainfall in these years have been — 17.6 percent (2009), 35.7 percent (2010), 19.6 percent (2012) and approximately 37 percent (2013). Unlike floods, which generally cover a relatively smaller number of districts, droughts are a wide phenomenon. The state had to declare 26 districts as drought-affected in 2009, 38 districts in 2010, and the current drought (2013) covers no less than 33 districts out of a total 38 in the state. The monsoon was very bad in 2013 and drought-like situation prevailed in most parts of the state.

A detailed exercise regarding the current drought (2013) was done by the state government and a memorandum was submitted to the central government, seeking financial assistance to the tune of Rs. 12,564 crore to meet this challenge (Table 5.56).

**Table 5.56 : Summary of Assistance sought for drought 2013 in Bihar**

No.	Sector	Assistance Needed (Rs. crore)
1	<u>Agriculture</u> Diesel subsidy/Seed subsidy/Agricultural inputs subsidy	1977.68
2	Water Resources	235.00
3	<u>Minor Water Resources</u> Repair/restoration of channels, pump house, motor pumps (including electrical items and diesel-generating sets)	61.64
4	<u>Animal Husbandry</u> Foods, water and medicines in cattle camps/Transportation of fodder	5723.10
5	<u>Food</u> Gratuitous Relief (GR)	2821.39
6	Supplementary Nutrition to Children	358.88
7	Provision of Health Services	7.60
8	<u>Employment Generation</u> Additional central share, besides MGNREGS	1042.18
9	Drinking water	109.77
10	Energy sector	226.80
	<b>Total</b>	<b>12564.00</b>

Note : The Assistance is also required for allotment of kerosene oil (53.9 thousand kilolitre) and through rescheduling of commercial bank loans at low interest rates.

### Floods

There are 28 districts in Bihar, which are affected by flood almost on a regular basis. Approximately, 20 percent of the entire flood prone area in India lies in Bihar. The Ganges and its tributaries such as Kamla Balan, Kosi, Bagmati, Gandak and Burhi Gandak form a network of rivrs that renders the state quite vulnerable to flood. Keeping in view the constant threat of floods, all the flood-prone districts have now been provided with modern, flood rescue kits. In addition, flood shelters and flood platforms are being constructed in all these districts of the state. The Department of Disaster Management has issued guidelines to Divisional Commissioners and District Magistrates for rehabilitation and reconstruction during post-flood operations. In 2010-11, the state government incurred an expenditure of Rs. 39.62 crore and, in 2011-12, Rs. 171.07 crore for relief operations after flood and cyclone. The allotment for 2012-13 was Rs. 60.18 crore. The distribution of this expenditure among different heads is presented in Table 5.57.

**Table 5.57 : Amount Allotted for Floods and Cyclones**

(Rs. lakh)

Programmes	Flood and Cyclone		
	2010-11	2011-12	2012-13
(a) Relief & Rescue instruments	–	–	–
(b) Supply of Dry Food	1070.32	10279.19	1475.00
(c) Cash Dole Assistance	681.26	2976.74	1053.00
(d) Clothes & Utensils Distribution	525.00	39.00	171.74
(e) Supply of Drinking Water	–	35.46	59.74
(f) Repair of Road & Bridges	–	–	260.22
(g) Evacuation Operation	923.20	1774.35	2061.38
(h) Repair of Public Buildings	–	–	197.94
(i) Agricultural Inputs	209.00	1021.24	46.70
(j) Repair of Boats	276.85	684.33	584.70
(k) Repair of Embankments and Irrigation system	–	–	–
(l) Human Medicines	50.50	21.88	0.0
(m) Petrol, Oil, Lubricant for pre-floods arrangements	–	–	–
(n) Assistance for Flood Accidents	226.01	275.00	107.10
(o) Miscellaneous	–	–	–
Total	3962.14	17107.19	6017.52

Source : Department of Disaster Management, GOB

Apart from drought and flood, the state government is always keeping a vigilant eye on any type of disaster which may take place in the state. It has established a workforce, right from the village level to avert disaster and combat the casualties caused by any form of disaster.

**APPENDIX**

**Table A 5.1 : Districtwise Demographic Profile of Bihar (2001 and 2011)**

State/Districts	Population (lakh)		Decadal Growth	Density	
	2001	2011		2001	2011
Patna	47.2	57.7	22.3	1471	1803
Nalanda	23.7	28.7	21.2	1006	1220
Bhojpur	22.4	27.2	21.3	903	1136
Buxar	14.0	17.1	21.8	864	1003
Rohtas	24.5	29.6	20.2	636	763
Kaimur	12.9	16.3	27.5	382	488
Gaya	34.7	43.8	26.1	699	880
Jehanabad	15.1	11.2	21.3	963	1206
Arwal*	--	7.0	19.0	--	1099
Nawada	18.1	22.2	22.5	726	889
Aurangabad	20.1	25.1	24.8	607	760
Saran	32.5	39.4	21.4	1231	1493
Siwan	27.1	33.2	22.3	1221	1495
Gopalganj	21.5	25.6	18.8	1057	1258
West Champaran	30.4	39.2	28.9	582	750
East Champaran	39.4	50.8	29.0	991	1281
Muzaffarpur	37.5	47.8	27.5	1180	1506
Sitamarhi	26.8	34.2	27.5	1214	1491
Sheohar	5.2	6.6	27.3	1161	1882
Vaishali	27.2	35.0	28.6	1332	1717
Darbhanga	33.0	39.2	19.0	1442	1721
Madhubani	35.8	44.8	25.2	1020	1279
Samastipur	34.0	42.5	25.3	1175	1465
Begusarai	23.5	29.5	25.8	1222	1540
Munger	11.4	13.6	19.5	800	958
Sheikhpura	5.3	6.3	20.8	762	922
Lakhisarai	8.0	10.0	24.7	652	815
Jamui	14.0	17.6	25.5	451	567
Khagaria	12.8	16.6	29.5	859	1115
Bhagalpur	24.2	30.3	25.1	946	1180
Banka	16.1	20.3	26.1	533	672
Saharsa	15.1	19.0	25.8	885	1125
Supaul	17.3	22.3	28.6	724	919
Madhepura	15.3	19.9	30.7	853	1116
Purnea	25.4	32.7	28.7	787	1014
Kishanganj	13.0	16.9	30.4	687	898
Araria	21.6	28.1	30.0	751	992
Katihar	23.9	30.7	28.2	782	1004
<b>Bihar</b>	<b>830.0</b>	<b>1041.0</b>	<b>25.1</b>	<b>880</b>	<b>1106</b>

\* New District after 2001 Census

Source : Census 2001 and 2011

**Table A 5.2 : Districtwise Demographic Profile of Bihar (2001 and 2011)**

State/Districts	Sex Ratio		Child Sex Ratio		Urbanisation	
	2001	2011	2001	2011	2001	2011
Patna	873	892	923	899	41.6	43.5
Nalanda	914	921	942	929	14.9	15.9
Bhojpur	902	900	940	915	13.9	14.3
Buxar	899	922	925	925	9.2	9.6
Rohtas	909	914	951	925	13.3	14.4
Kaimur	902	919	940	939	3.2	4.0
Gaya	938	932	968	959	13.7	13.1
Jehanabad	929	918	917	918	7.4	12.0
Arwal	--	927	--	941	--	7.4
Nawada	946	936	978	985	7.4	9.7
Aurangabad	934	916	943	945	8.4	9.4
Saran	966	949	949	922	9.2	8.9
Siwan	1031	984	934	934	5.5	5.5
Gopalganj	1001	1015	964	945	6.1	6.3
West Champaran	901	906	953	950	10.2	10.0
East Champaran	897	901	937	923	6.4	7.9
Muzaffarpur	920	898	928	917	9.3	9.8
Sitamarhi	892	899	924	932	5.7	5.6
Sheohar	885	890	916	925	4.1	4.3
Vaishali	920	892	937	894	6.9	6.7
Darbhanga	914	910	915	928	8.1	9.7
Madhubani	942	925	939	931	3.5	3.7
Samastipur	928	909	938	941	3.6	3.5
Begusarai	912	894	946	911	4.6	19.2
Munger	872	879	914	925	27.9	28.3
Sheikhpura	918	926	955	940	15.5	17.1
Lakhisarai	921	900	951	915	14.7	14.3
Jamui	918	921	963	956	7.4	8.2
Khagaria	885	883	932	912	6	5.3
Bhagalpur	876	879	966	934	18.7	19.8
Banka	908	907	965	939	3.5	3.5
Saharsa	910	906	912	928	8.3	8.2
Supaul	920	925	925	942	5.1	4.7
Madhepura	915	914	927	923	4.5	4.4
Purnea	915	930	967	953	8.7	10.4
Kishanganj	936	946	947	966	10	9.7
Araria	913	921	963	954	6.1	6.0
Katihar	919	916	966	956	9.1	8.9
<b>Bihar</b>	<b>919</b>	<b>918</b>	<b>942</b>	<b>935</b>	<b>10.5</b>	<b>11.3</b>

Source : Census 2001 and 2011

**Table A 5.3 : Districtwise Results of Annual Health Survey (2011-12)**

Districts	Crude Birth Rate (CBR)			Crude Death Rate (CDR)				
	Total	Rural	Urban	Total	Male	Female	Rural	Urban
Patna	21.4	25.4	17.2	5.0	5.0	5.0	6.2	3.7
Nalanda	25.9	26.4	23.0	7.7	8.3	7.1	7.7	7.5
Bhojpur	24.0	24.7	19.8	5.5	5.8	5.2	5.7	4.2
Buxar	24.6	24.9	22.1	6.4	6.5	6.3	6.6	4.5
Rohtas	25.6	26	22.5	6.6	7.0	6.2	6.6	6.2
Kaimur	24.5	24.7	18.8	5.5	5.4	5.5	5.5	5.4
Gaya	24.4	25.7	19.9	7.0	7.7	6.4	7.3	6.2
Jehanabad	24.4	24.6	22.6	5.8	5.8	5.7	5.8	5.4
Arwal	NA	NA	NA	NA	NA	NA	NA	NA
Nawada	24.5	24.9	20.9	5.7	6.3	5.1	5.7	5.4
Aurangabad	25.2	25.4	23.3	6.0	6.2	5.9	6.1	5.8
Saran	24.2	24.3	23.7	7.6	7.9	7.2	7.7	6.6
Siwan	25.8	26.4	21.2	7.3	7.7	6.9	7.4	6.5
Gopalganj	25.3	25.4	24.2	6.3	6.5	6.1	6.4	5.3
West Champaran	28.1	28.7	20.9	8.7	8.4	9.0	8.5	10.8
East Champaran	29.6	30.3	23.9	7.8	7.7	8.0	7.9	7.8
Muzaffarpur	25.3	26.1	17.3	8.6	8.3	9.0	8.9	5.2
Sitamarhi	27.8	28.1	24.1	9.3	9.4	9.2	9.6	
Sheohar	30.8	30.7	32.8	7.5	7.1	8.0	7.6	6.7
Vaishali	26.7	27.2	18.2	7.4	7.5	7.3	7.5	6.5
Darbhanga	26.3	26.7	21.0	8.6	8.4	8.7	8.5	8.9
Madhubani	24.3	24.4	22	7.2	7.1	7.3	7.2	8.6
Samastipur	28.3	28.9	18.4	6.7	6.6	6.8	6.8	4.5
Begusarai	26.2	26.7	21.3	6.2	6.5	5.9	6.3	5.2
Munger	24.7	25.5	22.7	6.4	6.6	6.3	6.4	6.4
Sheikhpura	28.5	29.7	21.9	7.8	8.2	7.5	7.9	7.2
Lakhisarai	23.5	24	20.1	6.2	6.3	6.2	6.2	6.3
Jamui	26.1	26.4	22.5	6.2	6.5	5.9	6.2	6.2
Khagaria	30.4	30.9	23.1	9.3	8.9	9.6	9.4	6.8
Bhagalpur	25.9	26.5	23.8	5.2	5.2	5.1	5.2	4.9
Banka	25.3	25.4	24.2	5.7	6.1	5.4	5.7	5.9
Saharsa	31.5	32.9	22.9	7.6	7.1	8.0	8.0	4.9
Supaul	28.1	28.3	25.7	6.4	6.7	6.0	6.5	4.9
Madhepura	29.7	30.1	20.4	7.2	7.0	7.5	7.2	8.3
Purnea	27.2	28.3	21.5	7.1	7.1	7.1	7.3	6.2
Kishanganj	30.2	31.1	23.4	6.4	6.8	6.0	6.6	4.9
Araria	30.7	31.0	26.9	7.6	7.4	7.8	7.6	6.8
Katihar	28.4	29.0	20.8	6.4	6.8	6.0	6.4	6.9
<b>Bihar</b>	<b>26.3</b>	<b>27.1</b>	<b>20.7</b>	<b>7.0</b>	<b>7.1</b>	<b>6.9</b>	<b>7.2</b>	<b>5.6</b>

Source : Annual Health Survey, Fact Sheet, 2011-12, GOB

(Contd.)

**Table A 5.3 : Districtwise Results of Annual Health Survey (2011-12) (Contd.)**

Districts	Infant Mortality Rate (IMR)					Total Fertility Rate
	Total	Male	Female	Rural	Urban	
Patna	37	36	38	43	27	2.7
Nalanda	49	49	49	50	42	3.4
Bhojpur	44	42	47	46	36	3.1
Buxar	53	52	53	54	38	3.4
Rohtas	49	46	51	49	44	3.4
Kaimur	53	52	54	53	46	3.4
Gaya	52	51	54	54	46	3.2
Jehanabad	51	50	52	52	39	3.3
Arwal	NA	NA	NA	NA	NA	NA
Nawada	47	48	45	46	-	3.2
Aurangabad	44	44	43	43	-	3.3
Saran	51	48	55	51	53	3.3
Siwan	46	46	45	47	-	3.6
Gopalganj	48	46	50	49	37	3.6
West Champaran	53	48	57	51	-	4.1
East Champaran	53	53	53	51	75	4.2
Muzaffarpur	57	54	61	60	-	3.6
Sitamarhi	64	64	63	66	-	3.9
Sheohar	47	40	55	48	-	4.6
Vaishali	47	45	49	44	102	3.5
Darbhanga	48	47	48	47	63	3.9
Madhubani	52	46	59	52	-	3.4
Samastipur	52	47	58	53	-	3.8
Begusarai	43	42	44	44	-	3.5
Munger	48	46	51	50	44	3.3
Sheikhpura	56	53	60	57	45	3.7
Lakhisarai	50	48	53	52	38	3.1
Jamui	54	52	55	54	45	3.3
Khagaria	63	63	63	64	-	4.4
Bhagalpur	51	53	50	53	43	3.5
Banka	45	46	44	45	-	3.3
Saharsa	59	58	60	59	-	4.4
Supaul	61	61	61	63	-	3.8
Madhepura	68	66	69	68	-	4.0
Purnea	58	56	61	56	-	3.9
Kishanganj	58	57	59	60	-	4.4
Araria	56	53	58	57	41	4.4
Katihar	55	57	54	56	-	4.1
<b>Bihar</b>	<b>52</b>	<b>50</b>	<b>53</b>	<b>53</b>	<b>43</b>	<b>3.6</b>

Source : Annual Health Survey, Fact Sheet, 2011-12, GOB

(Contd.)

**Table A 5.3 : Districtwise Results of Annual Health Survey (2011-12) (Contd.)**

Districts	Natural Growth Rate			Under 5 Mortality Rate (U5MR)				
	Total	Rural	Urban	Total	Male	Female	Rural	Urban
Patna	16.4	19.1	13.5	50	48	53	63	33
Nalanda	18.2	18.7	15.5	77	75	79	78	70
Bhojpur	18.5	19	15.6	57	53	62	60	40
Buxar	18.2	18.3	17.7	73	71	75	76	44
Rohtas	19.0	19.4	16.3	62	61	63	64	50
Kaimur	19.1	19.3	13.4	69	67	71	69	53
Gaya	17.4	18.5	13.6	67	67	67	69	58
Jehanabad	18.6	18.7	17.3	65	61	70	67	51
Arwal	NA	N	NA	NA	NA	NA	NA	NA
Nawada	18.8	19.2	15.5	57	57	58	57	-
Aurangabad	19.1	19.3	17.5	56	52	59	55	-
Saran	16.7	16.6	17.1	66	62	71	66	66
Siwan	18.5	18.9	14.7	68	68	68	71	-
Gopalganj	19.0	19.0	18.9	62	58	66	63	40
West Champaran	19.4	20.2	10.1	77	70	84	76	-
East Champaran	21.8	22.4	16.1	69	66	74	67	96
Muzaffarpur	16.7	17.2	12.1	86	77	97	91	-
Sitamarhi	18.4	18.5		101	96	107	106	-
Sheohar	23.3	23.1	26.1	83	71	96	85	-
Vaishali	19.3	19.8	11.7	67	59	75	65	121
Darbhanga	17.7	18.1	12.0	81	74	88	81	75
Madhubani	17.1	17.2	13.4	70	63	78	70	-
Samastipur	21.6	22.1	13.9	74	67	82	76	-
Begusarai	20.0	20.4	16.1	64	61	67	66	-
Munger	18.2	19.1	16.3	62	58	66	66	52
Sheikhpura	20.7	21.7	14.7	75	70	81	77	61
Lakhisarai	17.3	17.8	13.7	69	64	74	71	50
Jamui	19.8	20.1	16.3	73	71	75	75	54
Khagaria	21.1	21.5	16.3	99	95	104	102	-
Bhagalpur	20.8	21.3	18.9	67	67	66	70	54
Banka	19.6	19.7	18.2	60	61	59	61	-
Saharsa	24.0	24.9	18.0	86	80	94	87	-
Supaul	21.7	21.8	20.9	86	86	86	88	-
Madhepura	22.5	22.9	12.1	96	89	103	97	-
Purnea	20.1	21.0	15.2	97	96	99	98	-
Kishanganj	23.8	24.5	18.5	85	87	84	89	-
Araria	23.1	23.3	20.2	80	75	85	82	47
Katihar	22.0	22.6	13.9	83	83	82	84	-
<b>Bihar</b>	<b>19.4</b>	<b>20.0</b>	<b>15.1</b>	<b>73</b>	<b>70</b>	<b>77</b>	<b>76</b>	<b>54</b>

Source : Annual Health Survey, Fact Sheet, 2011-12, GOB



**Table A 5.4 : Number of Health Institutions in Bihar (September, 2013)**

Districts	District Hospitals	Referral Hospitals	Sub-divisional Hospitals	PHC	HSC	APHC	PHC + HSC + APHC	All Hospitals+ All Health Centres	Population Per Health Institution
Patna	0	4	4	23	387	62	472	480	12027
Nalanda	1	3	2	20	374	46	440	446	6441
Bhojpur	1	3	1	14	302	28	344	349	7794
Buxar	1	0	1	11	147	24	182	184	9281
Rohtas	1	2	2	19	186	32	237	242	12242
Kaimur	1	3	1	11	183	19	213	216	7532
Gaya	1	2	1	25	440	46	511	514	8520
Jehanabad	1	2	0	9	92	32	133	136	8266
Arwal	1	0	0	3	64	25	92	93	7522
Nawada	1	2	1	14	325	53	392	396	5598
Aurangabad	1	3	0	11	216	59	286	290	8659
Saran	1	3	1	20	413	43	476	481	8198
Siwan	1	3	1	19	367	42	428	433	7663
Gopalganj	1	3	1	14	195	21	230	235	10885
West Champaran	1	2	2	18	368	35	421	426	9208
East Champaran	1	1	2	27	327	46	400	404	12581
Muzaffarpur	1	1	0	16	480	78	574	576	8296
Sitamarhi	1	2	0	18	212	36	266	269	12712
Sheohar	1	0	0	4	29	8	41	42	15641
Vaishali	1	3	1	17	335	30	382	387	9032
Darbhanga	0	2	1	19	259	36	314	317	12372
Madhubani	1	3	2	19	434	69	522	528	8477
Samastipur	1	1	4	20	362	45	427	433	9826
Begusarai	1	2	1	18	287	23	328	332	8899
Munger	1	1	1	9	151	21	181	183	7427
Sheikhpura	1	1	0	6	85	17	108	110	5772
Lakhisarai	1	1	0	6	102	16	124	126	7942
Jamui	1	3	0	9	279	48	336	340	5165
Khagaria	1	1	0	7	171	19	197	199	8330
Bhagalpur	1	3	2	16	258	55	329	335	9051
Banka	1	3	0	11	265	32	308	312	6504
Saharsa	1	0	1	10	152	32	194	196	9679
Supaul	1	2	1	11	178	20	209	213	10462
Madhepura	1	0	1	13	272	23	308	310	6434
Purnea	1	2	2	14	334	30	378	383	8546
Kishanganj	1	1	0	7	136	9	152	154	10980
Araria	1	2	1	9	199	24	232	236	11891
Katihar	1	1	2	16	330	46	392	396	7748
<b>Bihar</b>	<b>36</b>	<b>67</b>	<b>40</b>	<b>533</b>	<b>9696</b>	<b>1330</b>	<b>11559</b>	<b>11702</b>	<b>8871</b>

Source : State Health Society, GOB

**Table A 5.5 : Districtwise Employment of Regular and Contractual Doctors in Bihar**

Districts	No. of sanctioned posts currently		Number of doctors employed				No. of doctors per lakh of population
	Regular	Contractual	Regular		Contractual		
			March 2012	March 2013	March 2012	March 2013	March 2013
Patna	304	92	279	262	81	83	5.98
Nalanda	137	95	84	84	75	73	5.47
Bhojpur	127	60	78	86	58	53	5.11
Buxar	82	54	59	58	33	38	5.61
Rohtas	162	89	49	49	45	46	3.21
Kaimur	93	48	46	46	21	19	3.99
Gaya	198	106	73	82	88	76	3.61
Jehanabad	99	45	54	55	43	38	8.30
Arwal	67	20	38	25	18	18	6.14
Nawada	113	45	52	49	22	15	2.88
Aurangabad	177	49	67	68	33	28	3.82
Saran	142	94	79	83	70	60	3.63
Siwan	137	89	53	47	48	44	2.74
Gopalganj	101	69	50	52	46	37	3.48
West Champaran	132	83	71	71	55	57	3.27
East Champaran	184	128	83	83	102	111	3.82
Muzaffarpur	172	70	95	89	65	52	2.95
Sitamarhi	124	52	73	72	37	70	4.15
Sheohar	75	19	42	33	15	15	7.27
Vaishali	131	69	127	121	67	53	4.97
Darbhanga	146	72	68	62	72	57	3.04
Madhubani	218	81	75	75	52	55	2.90
Samastipur	192	95	91	105	51	51	3.67
Begusarai	122	94	69	63	49	55	4.00
Munger	69	44	46	48	32	33	5.96
Sheikhpura	80	24	30	28	20	13	6.51
Lakhisarai	58	30	33	34	18	20	5.40
Jamui	99	38	29	36	27	27	3.58
Khagaria	101	44	30	31	34	30	3.67
Bhagalpur	152	64	62	72	58	51	4.06
Banka	103	47	48	46	28	26	3.55
Saharsa	95	45	45	36	25	23	3.11
Supaul	109	48	64	61	29	28	3.99
Madhepura	106	67	35	33	25	28	3.07
Purnea	135	64	79	79	53	52	4.01
Kishanganj	68	28	31	21	9	8	1.72
Araria	121	36	38	47	18	13	2.14
Katihar	120	78	60	60	45	38	3.19
<b>Bihar</b>	<b>4851</b>	<b>2375</b>	<b>2472</b>	<b>2461</b>	<b>1664</b>	<b>1594</b>	<b>3.90</b>

Source : State Health Society, GOB

**Table A 5.6 : Districtwise Employment of Grade A Nurses in Bihar**

Districts	No. of sanctioned posts currently		Number of Grade A Nurses employed			
	Regular	Contractual	Regular		Contractual	
			March 2012	March 2013	March 2012	March 2013
Patna	41	120	26 (63.4)	27 (65.9)	72 (60.0)	68 (56.7)
Nalanda	37	86	28 (75.7)	28 (75.7)	80 (93.0)	80 (93.0)
Bhojpur	12	54	6 (50.0)	6 (50.0)	29 (53.7)	27 (50.0)
Buxar	2	30	2 (100.0)	3 (150)	29 (96.7)	16 (53.3)
Rohtas	20	88	8 (40.0)	7 (35.0)	21 (23.9)	27 (30.7)
Kaimur	44	38	6 (13.6)	4 (9.1)	7 (18.4)	14 (36.8)
Gaya	25	146	17 (68.0)	17 (68.0)	50 (34.2)	67 (45.9)
Jehanabad	13	62	8 (61.5)	2 (15.4)	39 (62.9)	36 (58.1)
Arwal	25	56	0 (0.0)	5 (20.0)	11 (19.6)	21 (37.5)
Nawada	125	82	9 (7.2)	9 (7.2)	53 (64.6)	47 (57.3)
Aurangabad	22	128	6 (27.3)	5 (22.7)	70 (54.7)	52 (40.6)
Saran	25	86	10 (40.0)	7 (28.0)	28 (32.6)	30 (34.9)
Siwan	16	110	6 (37.5)	3 (18.8)	10 (9.1)	9 (8.2)
Gopalganj	18	84	7 (38.9)	7 (38.9)	21 (25.0)	19 (22.6)
West Champaran	37	120	28 (75.7)	14 (37.8)	63 (52.5)	41 (34.2)
East Champaran	24	164	15 (62.5)	15 (62.5)	52 (31.7)	48 (29.3)
Muzaffarpur	32	152	16 (50.0)	16 (50.0)	19 (12.5)	19 (12.5)
Sitamarhi	17	116	12 (70.6)	9 (52.9)	59 (50.9)	51 (44.0)
Sheohar	9	34	1 (11.1)	6 (66.7)	23 (67.6)	13 (38.2)
Vaishali	26	118	20 (76.9)	8 (30.8)	79 (66.9)	67 (56.8)
Darbhanga	8	154	4 (50.0)	4 (50.0)	26 (16.9)	9 (5.8)
Madhubani	34	114	14 (41.2)	14 (41.2)	12 (10.5)	10 (8.8)
Samastipur	24	146	22 (91.7)	22 (91.7)	88 (60.3)	72 (49.3)
Begusarai	23	102	23 (100.0)	22 (95.7)	67 (65.7)	66 (64.7)
Munger	20	38	20 (100.0)	19 (95.0)	26 (68.4)	29 (76.3)
Sheikhpura	32	34	4 (12.5)	1 (3.1)	34 (100)	27 (79.4)
Lakhisarai	10	61	10 (100.0)	9 (90.0)	37 (60.7)	30 (49.2)
Jamui	34	85	11 (32.4)	15 (44.1)	65 (76.5)	60 (70.6)
Khagaria	13	48	8 (61.5)	10 (76.9)	35 (72.9)	47 (97.9)
Bhagalpur	18	108	16 (88.9)	13 (72.2)	66 (61.1)	64 (59.3)
Banka	18	64	8 (44.4)	8 (44.4)	58 (90.6)	43 (67.2)
Saharsa	30	48	21 (70.0)	21 (70.0)	33 (68.8)	33 (68.8)
Supaul	28	107	2 (7.1)	2 (7.1)	34 (31.8)	31 (29.0)
Madhepura	9	58	3 (33.3)	3 (33.3)	13 (22.4)	12 (20.7)
Purnea	32	110	16 (50.0)	16 (50.0)	92 (83.6)	92 (83.6)
Kishanganj	34	44	5 (14.7)	4 (11.8)	19 (43.2)	19 (43.2)
Araria	39	96	5 (12.8)	5 (12.8)	23 (24.0)	21 (21.9)
Katihar	28	104	17 (60.7)	17 (60.7)	76 (73.1)	76 (73.1)
<b>Bihar</b>	<b>1004</b>	<b>3395</b>	440 (43.8)	398 (39.6)	1619 (47.7)	1491 (43.9)

Note: Figure in parentheses denotes percentage.

Source: State Health Society, GOB

**Table A 5.7 : Districtwise Employment of ANM in Bihar**

Districts	No. of sanctioned posts currently		Number of ANM Employed				Number of ANM per lakh of population	
	Regular	Contractual	Regular		Contractual		March 2012	March 2013
			March 2012	March 2013	March 2012	March 2013		
Patna	544	393	506	506	365	379	15	15
Nalanda	396	370	396	396	305	326	24	25
Bhojpur	361	284	324	313	256	274	21	22
Buxar	212	208	208	176	117	136	19	18
Rohtas	286	308	228	222	243	244	16	16
Kaimur	144	287	140	123	166	174	19	18
Gaya	583	541	524	496	431	386	22	20
Jehanabad	156	151	150	148	138	100	26	22
Arwal	125	64	61	45	47	64	15	16
Nawada	202	223	202	202	150	142	16	15
Aurangabad	340	285	280	253	263	235	22	19
Saran	512	507	368	368	137	136	13	13
Siwan	370	438	193	245	268	351	14	18
Gopalganj	266	186	223	223	58	58	11	11
West Champaran	457	457	353	353	361	361	18	18
East Champaran	419	503	289	289	463	472	15	15
Muzaffarpur	583	583	583	583	357	357	20	20
Sitamarhi	300	341	202	242	115	103	9	10
Sheohar	46	112	25	24	112	124	21	22
Vaishali	421	418	419	419	384	317	23	21
Darbhanga	358	419	245	217	212	276	12	13
Madhubani	584	429	351	323	282	275	14	13
Samastipur	476	486	456	456	329	405	18	20
Begusarai	366	360	359	360	224	220	20	20
Munger	167	165	165	162	134	146	22	23
Sheikhpura	121	85	111	108	85	94	31	32
Lakhisarai	132	102	132	132	70	94	20	23
Jamui	230	212	213	213	175	174	22	22
Khagaria	206	193	171	171	148	191	19	22
Bhagalpur	394	362	352	356	335	325	23	22
Banka	279	265	276	264	195	171	23	21
Saharsa	198	152	150	150	118	142	14	15
Supaul	212	246	84	83	119	149	9	10
Madhepura	196	153	91	89	43	52	7	7
Purnea	356	370	251	251	354	365	18	19
Kishanganj	166	186	97	97	40	124	8	13
Araria	274	290	144	141	95	26	9	6
Katihar	362	345	207	207	258	258	15	15
<b>Bihar</b>	<b>11800</b>	<b>11479</b>	<b>9529</b>	<b>9406</b>	<b>7952</b>	<b>8226</b>	<b>17</b>	<b>17</b>

Source : State Health Society, GOB

**Table A 5.8 : Districtwise Employment of ASHA Workers in Bihar**

Districts	No. of ASHA workers			Percentage of ASHA workers selected against target		Percentage of ASHA workers trained	No. of ASHA workers per lakh of population	
	Target	Working		March 2012	March 2013	March 2013	March 2012	March 2013
		March 2012	March 2013					
Patna	3233	3146	3182	97.30	98.42	70.29	54	55
Nalanda	2365	2356	2356	99.61	99.62	3.32	82	82
Bhojpur	2264	2264	2264	100.00	100.00	33.13	83	83
Buxar	1493	1487	1487	99.60	99.6	44.88	87	87
Rohtas	2490	2416	2435	97.0	97.79	35.88	82	82
Kaimur	1462	1461	1462	99.94	100.00	56.94	90	90
Gaya	3514	3493	3493	99.40	99.40	48.51	80	80
Jehanabad	871	864	871	99.19	100.00	98.45	77	78
Arwal	773	773	773	100.00	100.00	89.46	110	110
Nawada	1959	1959	1920	100.00	98.01	22.51	88	86
Aurangabad	2160	2158	2158	99.91	99.91	93.96	86	86
Saran	3459	3328	3422	96.21	98.93	31.99	84	87
Siwan	3008	2771	2939	92.12	97.71	27.81	84	89
Gopalganj	2371	2252	2297	94.98	96.88	34.29	88	90
West Champaran	3206	3063	3064	95.53	95.57	79.88	78	78
East Champaran	4326	3679	3762	85	86.96	58.37	72	74
Muzaffarpur	3984	3753	3812	94.2	95.68	52.98	79	80
Sitamarhi	2965	2738	2827	92.35	95.35	22.08	80	83
Sheohar	580	570	570	98.27	98.28	87.48	87	86
Vaishali	2969	2736	2856	92.15	96.19	91.47	78	82
Darbhanga	3550	3546	3546	99.88	99.89	25.27	90	90
Madhubani	4046	3416	3632	84.43	89.77	24.59	76	81
Samastipur	3835	3835	3829	100	99.84	32.88	90	90
Begusarai	2629	2325	2361	88.44	89.81	44.96	79	80
Munger	961	955	956	99.37	99.48	96.31	70	70
Sheikhpura	520	476	476	91.54	91.54	36.92	75	76
Lakhisarai	802	729	756	91.00	94.26	43.45	73	76
Jamui	1520	1506	1513	99.00	99.54	75.69	86	86
Khagaria	1412	1409	1409	99.79	99.79	85.8	85	85
Bhagalpur	2311	2236	2236	97	96.75	66.59	74	74
Banka	1820	1814	1814	99.67	99.67	71.35	89	89
Saharsa	1622	1472	1472	90.75	90.75	54.44	78	77
Supaul	1928	1920	1920	99.58	99.59	96.76	86	86
Madhepura	1711	1594	1638	93.16	95.73	42.67	80	82
Purnea	2723	2668	2696	97.98	99.01	78.33	82	82
Kishanganj	1368	1334	1334	97.51	97.51	42.58	79	79
Araria	2376	2362	2362	99.41	99.41	59.07	84	84
Katihar	2549	2540	2547	99.65	99.92	30.15	83	83
Bihar	87135	83404	84447	95.71	96.92	48.66	80	81

Source : State Health Society, GOB

**Table A 5.9 : Districtwise Number of Institutional Deliveries**

Districts	Percentage of total population (Census 2011)	Number of institutional deliveries			
		2009-10	2010-11	2011-12	2012-13
Patna	5.6	50209 (4.0)	60796 (4.4)	74704 (5.2)	68557 (4.7)
Nalanda	2.8	33171 (2.7)	42025 (3.0)	45754 (3.2)	46747 (3.2)
Bhojpur	2.6	31674 (2.5)	33088 (2.4)	38708 (2.7)	40846 (2.8)
Buxar	1.6	13880 (1.1)	22392 (1.6)	26772 (1.9)	27227 (1.9)
Rohtas	2.9	32938 (2.6)	30134 (2.2)	32284 (2.3)	32567 (2.2)
Kaimur	1.6	27316 (2.2)	22507 (1.6)	24000 (1.7)	22174 (1.5)
Gaya	4.2	35029 (2.8)	39423 (2.8)	42936 (3.0)	43840 (3.0)
Jehanabad	1.1	20777 (1.7)	20816 (1.5)	17092 (1.2)	18604 (1.3)
Arwal	0.7	8140 (0.7)	12470 (0.9)	10123 (0.7)	9645 (0.7)
Nawada	2.1	24886 (2.0)	28876 (2.1)	28915 (2.0)	29319 (2.0)
Aurangabad	2.4	29058 (2.3)	30775 (2.2)	39018 (2.7)	36628 (2.5)
Saran	3.8	39940 (3.2)	54257 (3.9)	51666 (3.6)	53740 (3.7)
Siwan	3.2	36966 (3)	41917 (3)	43509 (3)	41348 (2.8)
Gopalganj	2.5	35135 (2.8)	35563 (2.6)	39807 (2.8)	37756 (2.6)
West Champaran	3.8	53014 (4.3)	58858 (4.3)	62077 (4.3)	66070 (4.5)
East Champaran	4.9	83664 (6.7)	79239 (5.7)	57629 (4)	54881 (3.7)
Muzaffarpur	4.6	43552 (3.5)	53583 (3.9)	51933 (3.6)	52071 (3.5)
Sitamarhi	3.3	20530 (1.6)	29016 (2.1)	22580 (1.6)	31046 (2.1)
Sheohar	0.6	3220 (0.3)	8692 (0.6)	7052 (0.5)	7513 (0.5)
Vaishali	3.4	43726 (3.5)	51010 (3.7)	58105 (4.1)	61597 (4.2)
Darbhanga	3.8	38921 (3.1)	41904 (3)	33541 (2.3)	44175 (3)
Madhubani	4.3	40254 (3.2)	48550 (3.5)	47066 (3.3)	50875 (3.5)
Samastipur	4.1	82876 (6.6)	79018 (5.7)	81921 (5.7)	80857 (5.5)
Begusarai	2.8	37260 (3.0)	42910 (3.1)	51178 (3.6)	51134 (3.5)
Munger	1.3	18848 (1.5)	27116 (2)	21907 (1.5)	19899 (1.4)
Sheikhpura	0.6	13206 (1.1)	16138 (1.2)	12994 (0.9)	14006 (1.0)
Lakhisarai	1.0	10134 (0.8)	12250 (0.9)	11021 (0.8)	13017 (0.9)
Jamui	1.7	22300 (1.8)	20605 (1.5)	21430 (1.5)	24577 (1.7)
Khagaria	1.6	33973 (2.7)	32121 (2.3)	29133 (2)	29210 (2)
Bhagalpur	2.9	36917 (3)	32465 (2.3)	42941 (3)	40748 (2.8)
Banka	2.0	24235 (1.9)	28915 (2.1)	29423 (2.1)	30678 (2.1)
Saharsa	1.8	26813 (2.2)	31742 (2.3)	35971 (2.5)	35565 (2.4)
Supaul	2.1	30607 (2.5)	34754 (2.5)	40564 (2.8)	42736 (2.9)
Madhepura	1.9	26065 (2.1)	31650 (2.3)	32881 (2.3)	31937 (2.2)
Purnea	3.2	54126 (4.3)	53257 (3.8)	57157 (4)	62121 (4.2)
Kishanganj	1.6	22033 (1.8)	26017 (1.9)	27985 (2)	23588 (1.6)
Araria	2.7	36350 (2.9)	38881 (2.8)	40368 (2.8)	40099 (2.7)
Katihar	3.0	24751 (2)	31061 (2.2)	39815 (2.8)	51728 (3.5)
Bihar	100.0	1246494 (100.0)	1384791 (100.0)	1431960 (100.0)	1469126 (100.0)

Note: Number in perenthesis indicate percentage number of institutional deliveries

Source: State Health Society, GOB

**Table A 5.10 : District wise Coverage under Janani Bal Suraksha Yojana (JBSY)**

Districts	2011	2012	2013 (upto Sept.)
Patna	67941	69543	45135
Nalanda	44323	46472	31794
Bhojpur	37354	39613	29938
Buxar	26189	24185	20319
Rohtas	31524	56561	21718
Kaimur	23250	21813	17110
Gaya	42360	42149	34254
Jehanabad	16116	18081	13632
Arwal	9714	9567	7076
Nawada	27638	29584	21891
Aurangabad	36475	37659	23009
Saran	50721	51732	38338
Siwan	42048	42061	31335
Gopalganj	39237	38049	27620
W Champaran	70542	67063	47664
E Champaran	60373	56195	43072
Muzaffarpur	44088	49210	39376
Sitamarhi	22496	26950	29388
Sheohar	6705	7366	6433
Vaishali	55193	61944	44806
Darbhanga	38587	40332	31033
Madhubani	47690	47157	39251
Samastipur	79087	81729	63367
Begusarai	49780	50572	39522
Munger	23986	20427	14956
Sheikhpura	12835	13266	9602
Lakhisarai	11092	11337	11559
Jamui	20804	23143	20209
Khagaria	28316	29085	23751
Bhagalpur	39277	40830	32407
Banka	27855	31310	21980
Saharsa	35107	35469	27283
Supaul	39698	40239	32414
Madhepura	32062	31792	24518
Purnia	51964	56561	52423
Kishanganj	25479	23818	18550
Araria	41232	38084	35160
Katihar	35380	43146	43456
<b>Bihar</b>	<b>1394518</b>	<b>1454094</b>	<b>1115349</b>

Source : State Health Society, GOB

**Table A 5.11 : Prevalence of Diseases (Reporting Period : 1<sup>st</sup> January, to 30<sup>th</sup> September, 2013)**

Districts	Acute Diarrheal Disease	Bacillary Dysentery	Viral Hepatitis	Enteric Fever	Malaria	Fever of Unknown Origin (FUO)
Patna	22341	11717	1475	3390	659	31693
Nalanda	16415	12444	346	10359	333	16067
Bhojpur	22218	11367	1	727	0	591
Buxar	2200	4279	36	1177	40	2417
Rohtas	19647	10917	1399	16522	1811	45508
Kaimur	13397	4555	86	26656	404	46323
Gaya	9847	7139	213	3476	7301	65965
Jehanabad	19489	16338	57	2230	95	58052
Arwal	706	1380	11	1579	5	4525
Nawada	16405	7167	459	3962	3002	38995
Aurangabad	5712	2770	1	932	249	14273
Saran	7523	2097	4	3184	203	13454
Siwan	15639	8537	1317	9219	495	40160
Gopalganj	5471	1934	184	919	209	63591
West Champaran	18536	2539	12	50	1	5077
East Champaran	21862	19741	30	32792	100	40381
Muzaffarpur	19543	15489	518	7985	718	47492
Sitamarhi	23036	12424	0	8335	4	18224
Sheohar	6873	5875	0	4463	0	7712
Vaishali	10183	15349	640	18413	667	28768
Darbhangha	8850	14151	370	2406	359	10331
Madhubani	23213	14368	223	8811	1296	54765
Samastipur	25597	13484	48	7753	341	40362
Begusarai	42049	8738	97	15375	71	46276
Munger	11185	5053	6	362	2964	23833
Sheikhpura	1706	1742	0	130	108	8573
Lakhisarai	6929	1627	9	760	198	3090
Jamui	3784	8837	155	3214	2107	67398
Khagaria	24162	6657	11	520	5	30930
Bhagalpur	794	318	92	1203	61	133667
Banka	9018	2079	19	1169	113	4361
Saharsa	15579	6944	47	1305	13	84181
Supaul	6054	5679	3	1305	0	21242
Madhepura	4952	2123	46	2630	0	24168
Purnea	11665	8365	87	2922	434	34810
Kishanganj	5177	1136	0	494	32	2543
Araria	6370	5140	10	766	1133	34858
Katihar	31334	11949	1972	8327	1156	38855
<b>Bihar</b>	<b>515461</b>	<b>292448</b>	<b>9984</b>	<b>215822</b>	<b>26687</b>	<b>1253511</b>

Source: State Health Society, GOB

(Contd.)



**Table A 5.11 : Prevalence of Diseases (Reporting Period: 1<sup>st</sup> January, to 30<sup>th</sup> September, 2013) (Contd.)**

Districts	ARI/ ILI	Pneumonia	Dog bite	Any other State Specific Disease	Unusual Syndromes	Total (in lakh)	No. of Cases per lakh population
Patna	52392	1670	31730	3107	24912	1.85	3208
Nalanda	32173	2639	15630	0	30	1.06	3709
Bhojpur	83472	430	10639	587	0	1.30	4781
Buxar	35722	372	7020	0	0	0.53	3115
Rohtas	52854	1438	12152	4	1475	1.64	5531
Kaimur	38121	822	5077	0	886	1.36	8364
Gaya	59171	1962	10379	6866	0	1.72	3934
Jehanabad	38777	3345	6711	0	205	1.45	12973
Arwal	15846	425	5488	0	0	0.30	4281
Nawada	24557	2687	3639	5245	5141	1.11	5012
Aurangabad	13782	3110	5641	372	0	0.47	1866
Saran	23000	1254	8377	31	8	0.59	1501
Siwan	56512	1967	14412	1040	2136	1.51	4561
Gopalganj	64097	678	8513	0	0	1.46	5687
West Champaran	52998	1333	14886	18	36	0.95	2436
East Champaran	18380	11109	7704	0	0	1.52	2994
Muzaffarpur	43908	533	27444	14446	756	1.79	3741
Sitamarhi	47303	3265	14724	318	0	1.28	3732
Sheohar	4029	0	5267	0	0	0.34	5185
Vaishali	57386	1587	12130	111	4700	1.50	4284
Darbhangha	62633	1077	10822	239	3230	1.14	2920
Madhubani	85771	540	12572	1457	0	2.03	4532
Samastipur	67857	587	13765	2200	14	1.72	4047
Begusarai	135483	1116	16490	216	0	2.66	9014
Munger	31331	525	4377	234	68	0.80	5878
Sheikhpura	29563	68	1325	0	641	0.44	6961
Lakhisarai	24402	222	2438	0	729	0.40	4040
Jamui	72676	665	2907	4	0	1.62	9190
Khagaria	29500	504	1307	0	11463	1.05	6329
Bhagalpur	22088	2188	7607	574	2546	1.71	5648
Banka	38631	1800	3324	1013	10	0.62	3031
Saharsa	85025	390	3125	6	7	1.97	10349
Supaul	5740	277	3943	602	40	0.45	2013
Madhepura	20074	174	1785	0	10731	0.67	3351
Purnea	37766	466	9973	0	19883	1.26	3865
Kishanganj	27789	31	2308	50	1815	0.41	2448
Araria	3231	362	3681	849	3617	0.60	2136
Katihar	41200	1904	2562	372	8880	1.49	4837
<b>Bihar</b>	<b>1635240</b>	<b>53522</b>	<b>331874</b>	<b>39961</b>	<b>103959</b>	44.78	4302

Source : State Health Society, GOB

**Table A 5.12 : Districtwise Fund Disbursed to Health Societies**

(Rs lakh)

Districts	Funds disbursed				
	2011-12 (Total)	2012-13			
		NRHM-A	NRHM-B	NRHM-C	Total
Patna	3,743.79	2,259.08	953.51	527.05	3,739.64
Nalanda	2,668.36	2,024.96	694.81	108.64	2,828.42
Bhojpur	1,803.70	1,333.22	793.52	213.87	2,340.60
Buxar	1,289.89	867.08	566.23	121.8	1,555.11
Rohtas	2,292.04	1,226.13	632.83	206.63	2,065.60
Kaimur	813.08	887.93	760.62	66.41	1,714.96
Gaya	3,104.53	1,934.91	1,578.40	337.24	3,850.55
Jehanabad	1,246.98	1,019.06	449.78	80.54	1,549.38
Arwal	723.05	292.46	364.84	32.22	689.53
Nawada	1,991.70	909.43	762.79	152.85	1,825.07
Aurangabad	2,327.42	1,276.59	885.92	183.42	2,345.92
Saran	2,596.11	1,185.07	1,071.24	292.92	2,549.23
Siwan	2,246.66	1,165.37	938.45	242.8	2,346.62
Gopalganj	1,344.22	1,324.88	442.04	178.53	1,945.44
West Champaran	2,592.17	2,881.50	1,239.29	306.49	4,427.28
East Champaran	2,461.91	3,575.33	1,161.96	177.54	4,914.82
Muzaffarpur	2,627.80	2,672.30	1,392.00	315.59	4,379.88
Sitamarhi	1,592.93	1,040.56	514.73	280.01	1,835.30
Sheohar	423.3	697.49	350.84	56.27	1,104.60
Vaishali	2,629.84	2,715.96	1,015.08	97.61	3,828.65
Darbhanga	1,968.36	1,833.85	400.48	266.63	2,500.96
Madhubani	2,974.18	1,933.72	556.65	286.67	2,777.04
Samastipur	3,795.33	3,046.22	1,173.11	347.88	4,567.22
Begusarai	2,825.38	1,921.14	867.12	265.63	3,053.89
Munger	1,150.06	961.35	301.97	70.86	1,334.18
Sheikhpura	834.59	633.24	352.11	48.37	1,033.73
Lakhisarai	681.36	753.88	176.99	88.7	1,019.56
Jamui	1,707.23	1,200.57	703.83	131.77	2,036.17
Khagaria	1,626.90	1,282.08	561.48	106.38	1,949.94
Bhagalpur	2,057.96	2,313.40	1,190.01	306.92	3,810.33
Banka	2,177.46	1,477.04	864.49	154.7	2,496.23
Saharsa	1,505.24	1,201.73	452.32	105.16	1,759.22
Supaul	1,886.85	1,340.24	782.67	139.66	2,262.58
Madhepura	1,874.20	794.06	503.41	134.96	1,432.43
Purnea	3,647.89	2,640.91	903.32	219.94	3,764.16
Kishanganj	1,087.57	762.72	589.72	106.73	1,459.17
Araria	1,598.94	1,471.19	781.19	125.35	2,377.72
Katihar	2,029.21	2,125.87	987.26	303.51	3,416.64
Bihar	75948.19	58,982.51	28,717.00	7,188.25	94,887.77

Source : State Health Society, GOB

**Table A 5.13 : Districtwise Construction of Hand Pumps under National Rural Drinking Water Programme (NRDWP)**

Districts	Number of handpumps constructed					Slipped back Habitations /Water quality problems covered	
	2008-09	2009-10	2010-11	2011-12	2012-13	2011-12	2012-13
Patna	620	3118	2557	1422	1481	407	852
Nalanda	347	1846	2813	1473	1122	457	300
Bhojpur	270	679	1334	1299	830	214	280
Buxar	53	1014	1886	63	425	75	121
Rohtas	294	390	1145	1641	1024	328	97
Kaimur	261	397	1116	409	426	164	28
Gaya	357	1931	4890	1869	1315	738	300
Jehanabad	142	119	712	599	769	67	84
Arwal	NA	NA	NA	738	132	47	50
Nawada	201	1537	1417	842	464	372	136
Aurangabad	829	835	1556	1407	468	183	239
Saran	54	1970	3528	592	1719	458	451
Siwan	949	2451	1442	961	1452	355	628
Gopalganj	579	1557	721	342	829	170	273
West Champaran	0	970	1418	1154	1616	156	88
East Champaran	143	1122	2348	1268	3397	536	851
Muzaffarpur	1603	2964	2766	1245	108	347	104
Sitamarhi	27	792	1303	1197	541	171	230
Sheohar	158	170	342	181	94	67	39
Vaishali	1171	1922	1828	477	1082	396	343
Darbhangha	1168	1537	1105	981	2134	131	432
Madhubani	180	2277	4576	2891	1885	237	529
Samastipur	691	2812	1878	983	1046	447	183
Begusarai	1597	767	1767	533	858	413	375
Munger	440	531	609	334	220	80	24
Sheikhpura	214	245	439	235	523	75	30
Lakhisarai	392	881	428	177	450	169	260
Jamui	823	759	1320	742	639	416	568
Khagaria	450	452	462	39	299	80	30
Bhagalpur	1682	1489	1912	549	1199	301	90
Banka	284	1666	2316	355	780	325	323
Saharsa	590	647	935	0	639	112	375
Supaul	652	871	886	307	736	298	769
Madhepura	414	860	1251	24	273	288	267
Purnea	0	2039	1146	317	143	1101	595
Kishanganj	0	761	933	447	216	345	243
Araria	387	967	623	193	387	534	341
Katihar	530	843	889	0	205	183	32
Bihar	18552	46188	58597	28286	31926	11243	10960

Source : Public Health Engineering Department, GOB

**Table A 5.14 : Districtwise Achievement under Central Rural Sanitation Programme in Individual Household Lantrine (IHHL)**

Districts	Percentage of total population	Number of IHHLs constructed					
		2011-12			2012-13		
		APL	BPL	Total	APL	BPL	Total
Patna	5.6	4762	22756	27518 (3.3)	8290	17973	26263 (3.3)
Nalanda	2.8	5388	14230	19618 (2.3)	3551	6440	9991 (1.3)
Bhojpur	2.6	9592	19669	29261 (3.5)	10073	14493	24566 (3.1)
Buxar	1.6	1514	2265	3779 (0.4)	3341	8994	12335 (1.5)
Rohtas	2.9	9750	15957	25707 (3.1)	9420	10422	19842 (2.5)
Kaimur	1.6	8775	6891	15666 (1.9)	5497	10297	15794 (2.0)
Gaya	4.2	9402	22512	31914 (3.8)	6808	11141	17949 (2.3)
Jehanabad	1.1	3802	9122	12924 (1.5)	545	1314	1859 (0.2)
Arwal	0.7	1878	8179	10057 (1.2)	2866	5276	8142 (1.0)
Nawada	2.1	3469	21905	25374 (3.0)	977	4627	5604 (0.7)
Aurangabad	2.4	1588	15961	17549 (2.1)	2546	7776	10322 (1.3)
Saran	3.8	9536	24891	34427 (4.1)	6320	13497	19817 (2.5)
Siwan	3.2	16512	23813	40325 (4.8)	12284	23980	36264 (4.6)
Gopalganj	2.5	8627	10765	19392 (2.3)	8422	16780	25202 (3.2)
West Champaran	3.8	8562	25335	33897 (4.0)	10238	22203	32441 (4.1)
East Champaran	4.9	5108	38651	43759 (5.2)	10280	33868	44148 (5.5)
Muzaffarpur	4.6	7479	38319	45798 (5.5)	3713	11721	15434 (1.9)
Sitamarhi	3.3	3454	5471	8925 (1.1)	11497	18379	29876 (3.7)
Sheohar	0.6	5735	9108	14843 (1.8)	4606	8444	13050 (1.6)
Vaishali	3.4	2445	23313	25758 (3.1)	5974	31058	37032 (4.6)
Darbhanga	3.8	9341	47608	56949 (6.8)	16233	30984	47217 (5.9)
Madhubani	4.3	6960	0	6960 (0.8)	3983	0	3983 (0.5)
Samastipur	4.1	438	39588	40026 (4.8)	11515	50652	62167 (7.8)
Begusarai	2.8	3179	19114	22293 (2.7)	4860	23793	28653 (3.6)
Munger	1.3	716	3189	3905 (0.5)	1215	4948	6163 (0.8)
Sheikhpura	0.6	1373	3643	5016 (0.6)	5326	5545	10871 (1.4)
Lakhisarai	1	5884	9957	15841 (1.9)	5655	6245	11900 (1.5)
Jamui	1.7	2491	9952	12443 (1.5)	5393	15098	20491 (2.6)
Khagaria	1.6	3970	12429	16399 (2.0)	4324	10328	14652 (1.8)
Bhagalpur	2.9	4521	20164	24685 (2.9)	8387	13790	22177 (2.8)
Banka	2	6891	8918	15809 (1.9)	5788	7992	13780 (1.7)
Saharsa	1.8	2316	12496	14812 (1.8)	2999	12807	15806 (2)
Supaul	2.1	2474	20462	22936 (2.7)	4685	15849	20534 (2.6)
Madhepura	1.9	4544	21249	25793 (3.1)	3522	15920	19442 (2.4)
Purnea	3.2	3559	23769	27328 (3.3)	9772	21279	31051 (3.9)
Kishanganj	1.6	2247	9488	11735 (1.4)	2970	14377	17347 (2.2)
Araria	2.7	765	10012	10777 (1.3)	2139	12202	14341 (1.8)
Katihar	3	4828	14901	19729 (2.3)	10007	20186	30193 (3.8)
Bihar	100	193875	646052	839927 (100.0)	236021	560678	796699 (100.0)

Source : Public Health Engineering Department, GOB

**Table A 5.15 : Districtwise Achievement under Central Rural Sanitation Programme (Sanitary Complex, School Toilets, Anganwadi Toilets)**

Districts	2011-12			2012-13		
	Sanitary Complex	School Toilet	Angan-wadi Toilet	Sanitary Complex	School Toilet	Angan-wadi Toilet
Patna	0	265	190	4	584	53
Nalanda	0	582	84	1	466	48
Bhojpur	0	265	190	0	1046	113
Buxar	0	81	59	0	772	7
Rohtas	2	361	52	1	460	229
Kaimur	0	511	41	0	89	227
Gaya	0	784	4	0	334	224
Jehanabad	2	370	5	7	216	49
Arwal	0	221	0	3	139	35
Nawada	2	334	59	1	64	68
Aurangabad	2	12	31	0	1120	121
Saran	3	990	0	0	220	117
Siwan	0	1328	83	3	318	165
Gopalganj	10	2	0	0	122	278
West Champaran	0	1130	17	0	669	42
East Champaran	0	2306	64	0	716	173
Muzaffarpur	0	1481	0	2	275	120
Sitamarhi	26	1766	2	154	760	115
Sheohar	5	77	18	0	0	0
Vaishali	0	600	26	0	618	320
Darbhanga	0	1178	43	2	504	278
Madhubani	5	7	173	0	1622	249
Samastipur	26	1766	2	2	1534	247
Begusarai	0	37	74	1	376	216
Munger	0	569	1	0	158	57
Sheikhpura	0	569	1	0	61	95
Lakhisarai	0	107	9	0	116	29
Jamui	0	1193	32	0	73	179
Khagaria	17	68	10	5	118	115
Bhagalpur	55	761	0	3	269	52
Banka	1	1356	7	1	370	139
Saharsa	1	358	0	6	132	113
Supaul	0	309	0	13	100	257
Madhepura	0	314	36	0	142	31
Purnea	0	10	0	0	1070	47
Kishanganj	0	29	17	5	10	66
Araria	0	0	0	0	1094	37
Katihar	1	818	31	0	272	111
<b>Bihar</b>	<b>132</b>	<b>22575</b>	<b>1521</b>	<b>214</b>	<b>17009</b>	<b>4822</b>

Source : Public Health Engineering Department, GOB

**Table A 5.16 : Districtwise Literacy Rate by Gender in Bihar : 2001 and 2011**

District	2001			2011			Decadal Increase		
	Persons	Male	Female	Persons	Male	Female	Persons	Male	Female
Patna	62.9	73.3	50.8	70.7	78.5	62.0	7.8	5.2	11.2
Nalanda	53.2	66.4	38.6	64.4	74.9	53.1	11.2	8.5	14.5
Bhojpur	59.0	74.3	41.8	70.5	81.7	58.0	11.5	7.4	16.2
Buxar	56.8	71.9	39.9	70.1	80.7	58.6	13.3	8.8	18.7
Rohtas	61.3	75.3	45.7	73.4	82.9	63.0	12.1	7.6	17.3
Kaimur	55.1	69.7	38.8	69.3	79.4	58.4	14.2	9.7	19.6
Gaya	50.4	63.3	36.7	63.7	73.3	53.3	13.3	10.0	16.6
Jehanabad	55.3	70.1	39.4	66.8	77.7	55.0	11.5	7.6	15.6
Arwal	NA	NA	NA	67.4	79.1	54.9	-	-	-
Nawada	46.8	60.6	32.2	59.8	70.0	48.9	13.0	9.4	16.7
Aurangabad	57	71.1	41.9	70.3	80.1	59.7	13.3	9.0	17.8
Saran	51.8	67.3	35.8	66.0	77.0	54.4	14.2	9.7	18.6
Siwan	51.6	67.3	36.9	69.5	80.2	58.7	17.9	12.9	21.8
Gopalganj	47.5	63	32.2	65.5	76.5	54.8	18.0	13.5	22.6
West Champaran	38.9	51.1	25.2	55.7	65.6	44.7	16.8	14.5	19.5
East Champaran	37.5	49.3	24.3	55.8	65.3	45.1	18.3	16.0	20.8
Muzaffarpur	48	59.1	35.8	63.4	71.3	54.7	15.4	12.2	18.9
Sitamarhi	38.5	49.4	26.1	52.1	60.6	42.4	13.6	11.2	16.3
Sheohar	35.3	45.3	23.9	53.8	61.3	45.3	18.5	16.0	21.4
Vaishali	50.5	63.3	36.6	66.6	75.4	56.7	16.1	12.1	20.1
Darbhanga	44.3	56.7	30.8	56.6	66.8	45.2	12.3	10.1	14.4
Madhubani	42.0	56.8	26.3	58.6	70.1	46.2	16.6	13.3	19.9
Samastipur	45.1	57.6	31.7	61.9	71.3	51.5	16.8	13.7	19.8
Begusarai	48	59.1	35.6	63.9	71.6	55.2	15.9	12.5	19.6
Munger	59.5	69.9	47.4	70.5	77.7	62.1	11.0	7.8	14.7
Sheikhpura	48.6	61.9	33.9	63.9	73.6	53.4	15.3	11.7	19.5
Lakhisarai	48.0	60.7	34.0	62.4	71.3	52.6	14.4	10.6	18.6
Jamui	42.4	57.1	26.3	59.8	71.2	47.3	17.4	14.1	21.0
Khagaria	41.3	51.8	29.4	57.9	65.2	49.6	16.6	13.4	20.2
Bhagalpur	49.5	59.2	38.1	63.1	70.3	54.9	13.6	11.1	16.8
Banka	42.7	55.3	28.7	58.2	67.6	47.7	15.5	12.3	19.0
Saharsa	39.1	51.7	25.3	53.2	63.6	41.7	14.1	11.9	16.4
Supaul	37.3	52.5	20.8	57.7	69.6	44.8	20.4	17.1	24.0
Madhepura	36.1	48.8	22.1	52.3	61.8	41.7	16.2	13.0	19.6
Purnea	35.1	45.6	23.4	51.1	59.1	42.3	16.0	13.5	18.9
Kishanganj	31.1	42.7	18.6	55.5	62.3	43.9	24.4	19.6	25.3
Araria	35.0	46.4	22.4	55.5	63.7	46.8	20.5	17.3	24.4
Katihar	35.1	45.3	23.8	52.2	59.4	44.4	17.1	14.1	20.6
Bihar	47.0	59.7	33.1	61.8	71.2	51.5	14.8	11.5	18.4

Source : Census 2001 and Census 2011

**Table A 5.17 : Districtwise Literacy Rate by Residence in Bihar**

District	2001 Census			2011 Census			Decadal Change		
	Total	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban
Patna	62.9	51.4	78.1	70.7	62.4	81.0	7.8	11.0	2.9
Nalanda	53.2	50.4	68.5	64.4	62.4	74.6	11.2	12.0	6.1
Bhojpur	59.0	56.8	71.6	70.5	69.2	78.1	11.5	12.4	6.5
Buxar	56.8	55.0	73.6	70.1	69.1	79.4	13.3	14.1	5.8
Rohtas	61.3	59.2	74.1	73.4	72.5	78.4	12.1	13.3	4.3
Kaimur	55.1	54.3	76.9	69.3	68.8	82.6	14.2	14.5	5.7
Gaya	50.5	46.2	75.7	63.7	61.0	80.2	13.2	14.8	4.5
Jehanabad	55.2	53.2	69.5	66.8	65.5	76.3	11.6	12.3	6.8
Arwal	55.3	55.3	0.0	67.4	66.8	75.3	12.1	11.5	75.3
Nawada	46.8	44.7	71.1	59.8	58.1	75.1	13.0	13.4	4.0
Aurangabad	57.0	55.5	73.5	70.3	69.4	79.1	13.3	13.9	5.6
Saran	51.8	50.3	66.1	66.0	65.0	75.1	14.2	14.7	9.0
Siwan	51.7	50.5	69.7	69.5	68.9	77.9	17.8	18.4	8.2
Gopalganj	47.5	46.5	62.0	65.5	64.8	75.1	18.0	18.3	13.1
West Champaran	38.9	36.0	63.5	55.7	53.9	71.1	16.8	17.9	7.6
East Champaran	37.5	35.4	67.1	55.8	54.4	71.6	18.3	19.0	4.5
Muzaffarpur	48.0	44.7	77.3	63.4	61.5	80.2	15.4	16.8	2.9
Sitamarhi	38.5	36.7	66.2	52.1	50.8	72.4	13.6	14.1	6.2
Sheohar	35.3	34.9	43.7	53.8	53.4	62.0	18.5	18.5	18.3
Vaishali	50.5	49.3	65.6	66.6	66.0	74.2	16.1	16.7	8.6
Darbhanga	44.3	41.5	74.9	56.6	54.4	75.7	12.3	12.9	0.8
Madhubani	42.0	41.2	63.1	58.6	58.1	71.1	16.6	16.9	8.0
Samastipur	45.1	43.9	75.7	61.9	61.1	80.7	16.8	17.2	5.0
Begusarai	48.0	46.5	77.7	63.9	61.8	72.4	15.9	15.3	-5.3
Munger	59.5	52.8	76.0	70.5	66.2	81.0	11.0	13.4	5.0
Sheikhpura	48.6	46.0	62.4	63.9	62.3	71.0	15.3	16.3	8.6
Lakhisarai	48.0	45.6	61.1	62.4	60.9	71.3	14.4	15.3	10.2
Jamui	42.4	40.3	68.8	59.8	58.4	74.9	17.4	18.1	6.1
Khagaria	41.4	39.5	69.8	57.9	56.8	76.7	16.5	17.3	6.9
Bhagalpur	49.5	44.4	70.7	63.1	59.8	75.9	13.6	15.4	5.2
Banka	42.7	42.1	59.9	58.2	57.6	72.6	15.5	15.5	12.7
Saharsa	39.1	36.1	70.8	53.2	51.1	75.6	14.1	15.0	4.8
Supaul	37.3	35.9	61.4	57.7	56.9	72.7	20.4	21.0	11.3
Madhepura	36.1	34.5	66.9	52.3	51.2	73.5	16.2	16.7	6.6
Purnea	35.1	31.4	70.9	51.1	48.4	72.7	16.0	17.0	1.8
Kishanganj	31.1	27.8	59.3	55.5	53.7	71.2	24.4	25.9	11.9
Araria	35.0	33.2	61.4	53.5	52.3	72.1	18.5	19.1	10.7
Katihar	35.1	31.1	72.3	52.2	49.6	77.3	17.1	18.5	5.0
Bihar	47.0	43.9	71.9	61.8	59.8	76.9	14.8	15.9	5.0

Source: Census 2001 and Census 2011

**Table A 5.18 : Total Enrolment in Primary and Upper Primary Levels (All)**

District	2010-11 (in lakh)			2011-12 (in lakh)		
	Primary	Upper Primary	Total	Primary	Upper Primary	Total
Patna	5.48	1.79	7.27	5.63	1.83	7.46
Nalanda	4.34	2.72	7.06	4.99	2.52	7.51
Bhojpur	4.64	1.34	5.98	4.73	1.37	6.10
Buxar	3.01	1.18	4.19	3.01	1.22	4.23
Rohtas	3.09	1.01	4.1	3.13	1.03	4.16
Kaimur	2.67	1.03	3.7	2.72	1.06	3.78
Gaya	6.59	2.03	8.62	7.00	2.09	9.09
Jehanabad	1.70	0.5	2.2	1.79	0.56	2.35
Arwal	1.06	0.35	1.41	1.07	0.35	1.42
Nawada	2.19	0.95	3.14	2.32	1.02	3.34
Aurangabad	2.77	1.35	4.12	4.07	1.29	5.36
Saran	5.50	3.80	9.03	5.81	2.10	7.91
Siwan	3.29	0.99	4.28	4.50	1.72	6.22
Gopalganj	3.20	1.41	4.61	3.24	1.43	4.67
West Champaran	5.91	2.01	7.92	5.71	1.23	6.94
East Champaran	10.96	4.05	15.01	10.97	4.51	15.48
Muzaffarpur	7.29	2.01	9.3	7.80	2.11	9.91
Sitamarhi	4.56	1.46	6.02	4.74	1.55	6.29
Sheohar	0.95	0.25	1.2	0.94	0.33	1.27
Vaishali	5.02	1.73	6.75	5.04	1.74	6.78
Darbhanga	5.39	1.41	6.8	5.40	1.66	7.06
Madhubani	6.74	1.75	8.49	6.77	1.77	8.54
Samastipur	5.28	1.17	6.45	5.35	1.23	6.58
Begusarai	5.01	0.84	5.85	4.91	1.71	6.62
Munger	1.91	0.68	2.59	2.02	0.79	2.81
Sheikhpura	0.95	0.29	1.24	0.95	0.30	1.25
Lakhisarai	1.54	0.42	1.96	1.60	0.47	2.07
Jamui	3.03	1.39	4.42	3.06	0.85	3.91
Khagaria	1.85	0.4	2.25	2.39	0.78	3.17
Bhagalpur	4.14	1.44	5.58	4.32	1.48	5.80
Banka	2.93	0.85	3.78	3.16	1.02	4.18
Saharsa	3.52	0.61	4.13	3.55	0.62	4.17
Supaul	3.85	0.94	4.79	3.92	0.96	4.88
Madhepura	3.85	0.99	4.84	3.08	1.62	4.70
Purnea	5.13	0.91	6.04	5.40	1.22	6.62
Kishanganj	1.51	0.54	2.05	1.70	1.14	2.84
Araria	4.38	0.76	5.14	4.49	0.80	5.29
Katihar	3.93	0.82	4.75	5.21	1.07	6.28
Bihar	149.16	48.62	197.78	156.49	50.55	207.04

Source : Department of Education, GOB



**Table A 5.19 : Total Enrolment in Primary and Upper Primary Levels (SC)**

District	2010-11 (in lakh)			2011-12 (in lakh)		
	Primary	Upper Primary	Total	Primary	Upper Primary	Total
Patna	0.90	0.23	1.13	0.95	0.24	1.19
Nalanda	1.02	0.4	1.42	1.12	0.43	1.55
Bhojpur	0.62	0.29	0.91	0.63	0.30	0.93
Buxar	0.39	0.16	0.55	0.39	0.17	0.56
Rohtas	0.47	0.11	0.58	0.49	0.11	0.60
Kaimur	0.51	0.17	0.68	0.56	0.18	0.74
Gaya	2.52	0.56	3.08	2.63	0.63	3.26
Jehanabad	0.41	0.08	0.49	0.46	0.11	0.57
Arwal	0.25	0.08	0.33	0.26	0.10	0.36
Nawada	1.03	0.18	1.21	1.08	0.20	1.28
Aurangabad	0.93	0.18	1.11	1.20	0.30	1.50
Saran	1.23	0.44	1.67	1.26	0.45	1.71
Siwan	0.26	0.08	0.34	0.71	0.22	0.93
Gopalganj	0.43	0.20	0.63	0.44	0.20	0.64
West Champaran	1.38	0.44	1.82	1.03	0.20	1.23
East Champaran	1.26	0.17	1.43	1.26	0.17	1.43
Muzaffarpur	1.33	0.30	1.63	1.43	0.32	1.75
Sitamarhi	0.75	0.14	0.89	0.76	0.24	1.00
Sheohar	0.13	0.04	0.17	0.10	0.05	0.15
Vaishali	1.29	0.36	1.65	1.29	0.36	1.65
Darbhanga	0.94	0.19	1.13	1.04	0.25	1.29
Madhubani	1.18	0.22	1.4	1.19	0.23	1.42
Samastipur	0.81	0.11	0.92	0.82	0.12	0.94
Begusarai	0.80	0.10	0.09	0.86	0.4	1.26
Munger	0.35	0.10	0.45	0.37	0.12	0.49
Sheikhpura	0.23	0.05	0.28	0.23	0.06	0.29
Lakhisarai	0.30	0.12	0.42	0.31	0.06	0.37
Jamui	0.43	0.06	0.49	0.63	0.13	0.76
Khagaria	0.28	0.06	0.34	0.31	0.14	0.45
Bhagalpur	0.39	0.06	0.45	0.48	0.14	0.62
Banka	0.38	0.09	0.47	0.90	0.12	1.02
Saharsa	0.71	0.06	0.77	0.72	0.07	0.79
Supaul	0.68	0.10	0.78	0.71	0.11	0.82
Madhepura	0.59	0.12	0.71	0.60	0.20	0.80
Purnea	0.71	0.09	0.08	0.71	0.21	0.92
Kishanganj	0.14	0.02	0.16	0.14	0.03	0.17
Araria	0.67	0.12	0.79	0.72	0.13	0.85
Katihar	0.53	0.14	0.67	0.57	0.15	0.72
Bihar	27.23	6.42	33.65	29.36	7.65	37.01

Source : Department of Education, GOB

**Table A 5.20 : Total Enrolment in Primary and Upper Primary Levels (ST)**

District	2010-11 (in lakh)			2011-12 (in lakh)		
	Primary	Upper Primary	Total	Primary	Upper Primary	Total
Patna	0.02	0.03	0.05	0.03	0.004	0.034
Nalanda	0.00	0.00	0.00	0.002	0.0005	0.0025
Bhojpur	0.01	0.01	0.02	0.02	0.01	0.03
Buxar	0.01	0.01	0.02	0.018	0.007	0.025
Rohtas	0.01	0.01	0.02	0.02	0.007	0.027
Kaimur	0.07	0.02	0.09	0.08	0.02	0.1
Gaya	0.00	0.00	0.00	0.0006	0.0005	0.0011
Jehanabad	0.00	0.00	0.00	0.001	0.003	0.004
Arwal	0.00	0.00	0.00	0	0	0
Nawada	0.03	0.01	0.04	0.04	0.006	0.046
Aurangabad	0.04	0.01	0.05	0.008	0.003	0.011
Saran	0.01	0.00	0.01	0.17	0.05	0.22
Siwan	0.00	0.00	0.00	0.2	0.08	0.28
Gopalganj	0.00	0.00	0.00	0	0	0
West Champaran	0.30	0.11	0.41	0.44	0.1	0.54
East Champaran	0.03	0.00	0.03	0.03	0.002	0.032
Muzaffarpur	0.02	0.01	0.03	0.03	0.007	0.037
Sitamarhi	0.00	0.00	0.00	0	0	0
Sheohar	0.00	0.00	0.00	0	0	0
Vaishali	0.00	0.00	0.00	0.001	0.0002	0.0012
Darbhangha	0.00	0.00	0.00	0.001	0.0001	0.0011
Madhubani	0.01	0.00	0.01	0.01	0.002	0.012
Samastipur	0.00	0.00	0.00	0.002	0.001	0.003
Begusarai	0.00	0.00	0.00	0.002	0.001	0.003
Munger	0.05	0.02	0.07	0.05	0.02	0.07
Sheikhpura	0.00	0.00	0.00	0	0	0
Lakhisarai	0.04	0.02	0.06	0.03	0.003	0.033
Jamui	0.12	0.01	0.13	0.24	0.05	0.29
Khagaria	0.00	0.00	0.00	0.0006	0.0003	0.0009
Bhagalpur	0.11	0.03	0.14	0.21	0.05	0.26
Banka	0.16	0.03	0.19	0.18	0.05	0.23
Saharsa	0.01	0.00	0.01	0.01	0.001	0.011
Supaul	0.02	0.00	0.02	0.02	0.005	0.025
Madhepura	0.03	0.01	0.04	0.04	0.01	0.05
Purnea	0.23	0.04	0.27	0.25	0.09	0.34
Kishanganj	0.07	0.02	0.09	0.07	0.02	0.09
Araria	0.06	0.01	0.07	0.07	0.02	0.09
Katihar	0.28	0.05	0.33	0.21	0.03	0.24
Bihar	1.75	0.44	2.19	2.4862	0.6536	3.1398

Source : Department of Education, GOB

**Table A 5.21 : Districtwise Annual Growth Rate of Enrolment : 2006-07 – 2011-12**

District	ALL			SC			ST		
	Primary	Upper Primary	Total	Primary	Upper Primary	Total	Primary	Upper Primary	Total
Patna	0.11	7.51	1.68	-5.15	7.35	-3.22	2.37	NA	6.75
Nalanda	7.05	25.58	11.98	8.14	25.95	11.82	NA	NA	NA
Bhojpur	0.78	5.22	1.73	-10.85	5.42	-7.08	NA	NA	NA
Buxar	6.94	12.89	8.47	-1.17	8.33	1.18	NA	NA	NA
Rohtas	-1.83	-1.38	-1.72	-9.98	-9.36	-9.87	-22.42	1.12	-16.81
Kaimur	1.95	9.99	3.95	-0.93	3.95	0.05	1.97	24.43	5.06
Gaya	5.11	15.29	7.04	8.30	23.06	10.39	NA	NA	NA
Jehanabad	-6.20	-1.75	-5.25	-2.07	4.21	-1.06	NA	NA	NA
Arwal	2.83	3.86	3.08	3.94	23.02	7.98	NA	NA	NA
Nawada	-2.58	20.49	2.08	13.44	27.25	14.96	24.21	NA	26.93
Aurangabad	1.71	10.35	3.83	6.53	11.85	7.44	-15.40	-12.21	-14.68
Saran	3.60	21.34	7.98	14.98	35.12	18.91	NA	NA	NA
Siwan	-0.46	5.72	0.98	-1.55	7.87	0.29	NA	NA	NA
Gopalganj	-1.11	14.31	2.46	-2.97	21.02	1.92	NA	NA	NA
West Champaran	5.67	15.04	7.37	13.22	31.62	15.94	7.06	25.94	10.07
East Champaran	15.17	41.21	20.29	9.78	12.27	10.05	-7.00	NA	-9.01
Muzaffarpur	3.41	10.11	4.66	6.61	15.89	8.02	18.46	51.53	23.66
Sitamarhi	2.41	21.01	5.67	6.32	32.01	9.82	NA	NA	NA
Sheohar	2.48	22.79	5.86	NA	NA	NA	NA	NA	NA
Vaishali	2.37	13.06	4.61	5.36	22.96	8.11	NA	NA	NA
Darbhanga	5.93	14.14	7.52	7.78	21.08	9.68	NA	NA	NA
Madhubani	3.08	7.97	4.00	7.52	15.28	8.58	-22.16	NA	-21.42
Samastipur	-4.86	-0.27	-4.10	-12.41	-12.07	-12.36	NA	NA	NA
Begusarai	3.36	14.22	5.43	8.34	33.60	12.77	NA	NA	NA
Munger	3.67	14.53	6.10	11.43	22.13	13.52	6.04	41.09	11.79
Sheikhpura	6.89	19.08	9.21	10.39	31.51	13.28	NA	NA	NA
Lakhisarai	6.99	11.67	7.94	11.87	32.68	15.32	28.40	114.02	34.93
Jamui	8.74	26.98	12.25	10.64	19.04	11.77	11.85	38.17	14.17
Khagaria	2.13	11.93	3.97	1.28	28.18	5.80	NA	NA	NA
Bhagalpur	4.34	26.92	8.18	4.42	18.48	6.57	10.79	27.47	13.31
Banka	5.49	20.55	8.20	22.62	27.72	23.45	-6.61	40.03	2.70
Saharsa	8.85	7.06	8.57	18.50	14.68	18.12	-4.38	NA	-6.33
Supaul	8.49	17.29	9.95	10.93	19.84	11.93	7.64	NA	7.26
Madhepura	5.35	28.06	10.07	0.43	21.40	3.58	9.37	20.05	11.32
Purnea	2.86	14.73	4.48	3.62	23.63	6.31	-6.76	13.74	-3.66
Kishanganj	-5.48	30.83	2.21	-16.48	-11.60	-15.68	-27.78	-4.75	-24.87
Araria	1.72	12.40	2.81	1.65	16.80	3.27	-34.43	-21.43	-32.76
Katihar	3.91	9.36	4.74	2.68	15.92	4.80	-4.80	1.56	-4.05
Bihar	3.60	15.26	5.91	4.74	17.50	6.75	-3.88	14.01	-1.28

Note : For Arwal District, data of 2008-09, 2009-10 , 2010-11 and 2011-12 are considered.

**Table A 5.22 : Districtwise Primary and Upper Primary Schools in Bihar (2007-08 and 2010-11)**

District Name	2007-08						2010-11					
	Primary	Primary with Upper primary	Primary with Upper Primary sec / higher sec.	Upper Primary Only	Upper Primary with sec./higher sec.	Total	Primary	Primary with Upper primary	Primary with Upper Primary sec / higher sec.	Upper Primary Only	Upper Primary with sec. / higher sec.	Total
Patna	2209	1129	0	0	3	3341	2165	1162	0	14	0	3341
Nalanda	1489	648	1	3	6	2147	1335	835	1	5	6	2182
Bhojpur	1343	512	19	15	39	1928	1279	728	8	21	5	2041
Buxar	828	352	12	0	63	1255	725	449	1	10	1	1186
Rohtas	1461	532	34	17	10	2054	1240	758	31	10	0	2039
Kaimur	888	289	1	0	0	1178	755	423	0	1	0	1179
Gaya	2018	944	12	17	11	3002	1764	1256	0	3	0	3023
Jehanabad	1043	273	12	7	5	1340	542	338	3	4	1	888
Arwal	NA	NA	NA	NA	NA	NA	338	184	1	2	0	525
Nawada	1270	337	0	6	1	1614	938	649	0	2	0	1589
Aurangabad	1453	486	2	7	1	1949	1053	847	1	12	2	1915
Saran	1831	584	13	4	3	2435	1565	941	23	0	0	2529
Siwan	1550	534	1	20	13	2118	1224	847	3	20	4	2098
Gopalganj	1215	373	3	6	2	1599	1006	653	0	5	0	1664
West Champaran	1905	507	43	12	64	2531	1535	909	6	12	11	2473
East Champaran	2312	731	25	6	1	3075	1946	1150	0	0	1	3097
Muzaffarpur	2305	803	18	1	65	3192	1921	1131	0	1	0	3053
Sitamarhi	1470	470	28	10	5	1983	1207	859	15	8	4	2093
Sheohar	317	93	5	4	1	420	220	188	1	1	1	411
Vaishali	1520	502	1	1	2	2026	1100	927	4	1	2	2034
Darbhanga	1757	520	88	6	56	2427	1395	866	25	0	7	2293
Madhubani	2132	814	91	0	10	3047	2077	878	76	8	2	3041
Samastipur	1866	613	1	0	2	2482	1502	957	11	15	2	2487
Begusarai	1166	373	2	5	0	1546	907	635	1	0	0	1543
Munger	706	288	0	4	7	1005	619	424	0	2	0	1045
Sheikhpura	314	132	0	2	0	448	226	220	0	2	0	448
Lakhisarai	530	135	0	0	10	675	492	264	0	0	0	756
Jamui	1003	336	0	0	0	1339	972	744	0	0	0	1716
Khagaria	802	208	0	2	0	1012	530	508	0	5	0	1043
Bhagalpur	1365	453	3	7	5	1833	1072	752	1	7	14	1846
Banka	1437	356	71	7	7	1878	1123	778	3	3	0	1907
Saharsa	949	281	2	4	3	1239	747	495	0	4	0	1246
Supaul	1331	310	17	16	16	1690	1049	638	3	13	0	1703
Madhepura	1149	294	0	10	0	1453	792	611	0	9	1	1413
Purnea	1380	320	1	0	0	1701	1279	634	0	0	0	1913
Kishanganj	911	311	84	1	12	1319	866	310	2	0	0	1178
Araria	1204	391	28	3	28	1654	1068	515	1	1	0	1585
Katihar	1439	475	0	0	16	1930	1207	592	0	1	0	1800
Bihar	49868	16709	618	203	467	67865	41781	26055	221	202	64	68323

Source : District Information System for Education (<http://www.dise.in>)

**Table A 5.23 : Districtwise number of Teachers at the Primary and Upper Primary Level (2007-08 and 2010-11)**

District Name	2007-08						2010-11					
	Primary	Primary with Upper primary	Primary with Upper Primary sec / higher sec.	Upper Primary Only	Upper Primary with sec./higher sec.	Total	Primary	Primary with Upper primary	Primary with Upper Primary sec / higher sec.	Upper Primary Only	Upper Primary with sec. / higher sec.	Total
Patna	6222	6296	0	0	0	12518	5871	6853	0	75	0	12799
Nalanda	3599	3652	4	14	54	7323	3620	4258	15	31	77	8001
Bhojpur	4537	3629	129	103	203	8601	3941	4538	59	136	33	8707
Buxar	2771	2950	74	0	384	6179	2383	3558	18	79	4	6042
Rohtas	4181	3627	10	34	13	7865	4127	5572	143	83	0	9925
Kaimur	3551	2775	13	0	0	6339	2458	3255	0	5	0	5718
Gaya	6629	5558	53	111	9	12360	5620	7648	0	37	0	13305
Jehanabad	3784	3008	102	81	40	7015	1604	2588	21	58	6	4277
Arwal	NA	NA	NA	NA	NA	NA	1015	1591	13	16	0	2635
Nawada	3979	2107	0	38	3	6127	2792	3456	0	25	0	6273
Aurangabad	4791	3612	20	53	7	8483	3089	5155	4	102	8	8358
Saran	941	823	0	14	0	1778	6143	7705	76	0	0	13924
Siwan	5120	2742	126	109	101	8198	4627	6436	14	220	13	11310
Gopalganj	5217	3654	25	53	15	8964	3661	5616	0	41	0	9318
West Champaran							5705	6463	49	80	104	12401
East Champaran	8954	5590	115	32	2	14693	8310	9339	0	0	11	17660
Muzaffarpur	8768	6642	139	4	451	16004	6737	8226	0	4	0	14967
Sitamarhi	6943	4748	3	196	40	11930	3397	6382	121	73	73	10046
Sheohar	4886	3999	199	87	40	9211	644	1317	13	7	10	1991
Vaishali	6925	3856	320	70	285	11456	4084	8224	33	17	16	12374
Darbhanga	7311	4491	206	54	59	12121	5919	7118	113	0	18	13168
Madhubani	8556	7131	579	0	66	16332	8054	7258	370	81	19	15782
Samastipur	8026	5052	91	22	12	13203	5568	7881	74	135	13	13671
Begusarai	5629	4704	6	63	0	10402	3948	6856	7	0	0	10811
Munger	2101	1863	0	32	49	4045	1866	2794	0	8	0	4668
Sheikhpura	1204	886	26	30	10	2156	625	1253	0	13	0	1891
Lakhisarai	2555	1444	0	0	105	4104	1891	2461	0	0	0	4352
Jamui	2930	2368	0	0	0	5298	1917	3992	0	0	0	5909
Khagaria	3364	2060	0	21	0	5445	1745	4145	0	56	0	5946
Bhagalpur	4903	3508	19	59	16	8505	3744	5178	7	54	99	9082
Banka	3506	1620	251	29	43	5449	2631	2863	9	17	0	5520
Saharsa	7607	5467	11	0	12	13097	2597	5154	0	34	0	7785
Supaul	6312	5742	5	9	38	12106	3113	4423	16	66	0	7618
Madhepura	4770	2747	0	58	0	7575	2589	4785	0	66	8	7448
Purnea	5357	3163	0	0	0	8520	4130	4824	0	0	0	8954
Kishanganj	3824	2299	478	6	89	6696	3408	2708	4	0	0	6120
Araria	4933	2984	215	20	142	8294	4443	3999	16	8	0	8466
Katihar	6441	4021	0	0	72	10534	5576	5651	0	6	0	11233
Bihar	181127	130818	3219	1402	2360	318926	143592	191523	1195	1633	512	338455

Source : District Information System for Education (<http://www.dise.in>)

**Table A 5.24 : Districtwise Coverage of MDMS (Class I-V)**

District	2011-12			2012-13		
	Total Enrolment (in lakhs)	No. of Children Availing MDM (perday) (in lakhs)	Coverage Percentage	Total Enrolment (in lakhs)	No. of Children Availing MDM (perday) (in lakhs)	Coverage Percentage
Patna	6.32	2.21	35.0	5.27	2.92	55.4
Nalanda	3.35	1.95	58.1	3.43	2.01	58.8
Bhojpur	3.68	0.99	26.9	3.24	1.88	58.0
Buxar	2.82	1.19	42.1	2.48	1.46	59.0
Rohtas	3.97	1.94	48.8	3.71	2.22	59.7
Kaimur	2.48	1.60	64.4	2.37	1.69	71.2
Gaya	5.28	3.57	67.5	5.73	3.53	61.6
Jehanabad	1.82	0.87	47.4	1.60	1.17	72.8
Arwal	1.13	0.82	72.3	1.01	0.77	76.9
Nawada	3.35	1.94	57.8	3.06	2.05	67.1
Aurangabad	4.00	0.70	17.5	3.73	2.32	62.2
Saran	6.15	2.97	48.3	5.41	2.79	51.7
Siwan	4.54	2.33	51.3	4.05	2.40	59.3
Gopalganj	3.70	1.81	49.0	3.56	2.11	59.3
W. Champaran	5.57	3.02	54.2	5.37	3.10	57.8
E.Champaran	7.57	4.00	52.9	7.20	4.03	55.9
Muzaffarpur	8.21	4.60	56.1	6.11	3.41	55.8
Sitamarhi	5.09	2.41	47.4	5.03	2.96	58.7
Sheohar	1.07	0.32	29.6	1.04	0.63	60.5
Vaishali	5.56	1.91	34.4	4.15	2.36	56.8
Darbhangha	5.04	1.99	39.4	5.11	2.61	51.1
Madhubani	6.93	1.40	20.2	6.27	2.59	41.4
Samastipur	6.04	2.54	42.0	5.86	3.26	55.6
Begusarai	4.88	2.12	43.5	4.23	2.56	60.5
Munger	2.14	1.73	81.0	1.71	1.09	63.4
Sheikhpura	1.02	0.60	58.2	0.86	0.56	65.4
Lakhisarai	1.44	1.28	88.6	1.27	0.94	73.8
Jamui	2.87	1.06	36.8	2.74	1.49	54.3
Khagaria	2.72	0.98	36.1	2.49	1.36	54.5
Bhagalpur	3.90	2.18	55.8	3.93	2.91	74.1
Banka	2.84	1.06	37.3	2.66	1.59	59.9
Saharsa	2.36	1.48	62.6	3.65	1.93	52.9
Supaul	3.87	1.18	30.5	3.23	2.02	62.4
Madhepura	3.26	1.93	59.2	3.41	2.01	58.8
Purnea	4.67	1.97	42.3	5.09	2.78	54.6
Kishanganj	2.89	1.39	48.1	2.89	1.85	63.9
Araria	5.02	1.39	27.7	4.38	2.61	59.7
Katihar	5.59	1.45	25.8	5.49	3.30	60.1
Bihar	153.16	68.85	45.0	142.82	83.25	58.3

Source : Directorate of Mid Day Meal Scheme, GOB

**Table A 5.25 : Districtwise Coverage of MDMS (Class VI-VIII)**

District	2011-12			2012-13		
	Total Enrolment (in lakhs)	No. of Children Availing MDM (perday) (in lakhs)	Coverage Percentage	Total Enrolment (in lakhs)	No. of Children Availing MDM (perday) (in lakh)	Coverage Percentage
Patna	2.74	0.80	29.1	2.12	1.12	52.6
Nalanda	1.20	0.81	67.7	1.29	0.65	50.3
Bhojpur	1.16	0.67	58.0	1.39	0.75	54.1
Buxar	1.24	0.44	36.0	1.10	0.60	54.4
Rohtas	1.32	0.68	51.2	1.76	0.99	56.3
Kaimur	1.11	1.07	96.8	1.00	0.59	59.1
Gaya	1.96	0.93	47.5	2.22	1.24	55.9
Jehanabad	0.54	0.36	65.8	0.64	0.40	62.8
Arwal	0.35	0.26	72.4	0.45	0.32	70.7
Nawada	0.95	0.65	68.0	1.00	0.54	53.8
Aurangabad	1.66	0.75	45.0	1.47	0.86	58.5
Saran	1.33	0.44	33.4	2.30	1.22	52.9
Siwan	2.21	1.12	50.4	1.88	0.95	50.2
Gopalganj	1.00	0.53	53.4	1.45	0.79	54.8
W.Champaran	1.20	0.74	61.7	1.64	1.00	60.9
E. Champaran	1.81	0.94	51.9	2.50	1.40	56.1
Muzaffarpur	1.75	0.91	51.8	2.49	1.21	48.8
Sitamarhi	1.04	0.63	60.5	1.61	0.93	57.6
Sheohar	0.18	0.10	53.1	0.28	0.15	54.4
Vaishali	1.30	0.79	60.8	1.97	0.96	48.8
Darbhanga	1.32	0.62	47.3	1.88	0.97	51.7
Madhubani	1.36	1.04	76.0	2.49	1.44	57.8
Samastipur	1.35	0.44	32.9	2.31	1.34	58.0
Begusarai	1.41	0.63	45.0	1.67	0.88	52.6
Munger	0.63	0.35	56.2	0.73	0.41	55.6
Sheikhpura	0.78	0.14	17.6	0.34	0.20	59.3
Lakhisarai	0.51	0.28	55.3	0.51	0.25	48.6
Jamui	0.65	0.21	32.5	0.98	0.49	49.9
Khagaria	0.70	0.17	24.6	0.94	0.53	56.1
Bhagalpur	1.23	0.41	33.8	1.54	0.91	58.9
Banka	0.62	0.23	36.6	1.06	0.59	55.4
Saharsa	1.10	0.70	63.8	0.87	0.51	58.2
Supaul	0.85	0.24	28.6	1.28	0.66	51.6
Madhepura	1.16	0.34	29.6	1.21	0.76	62.5
Purnea	1.06	0.61	58.0	1.57	0.85	54.4
Kishanganj	0.79	0.36	45.3	0.89	0.47	52.3
Araria	0.76	0.25	33.7	1.28	0.74	57.6
Katihar	1.05	0.29	27.3	1.33	0.81	60.9
Bihar	43.37	20.94	48.3	53.45	29.46	55.1

Source : Directorate of Mid Day Meal Scheme, GOB

**Table A 5.26 : Districtwise Colleges of Bihar 2010-11**

District Name	Affiliated College	Constiuent College	Total
Patna	46	36	82
Nalanda	20	6	26
Bhojpur	14	6	20
Buxar	11	5	16
Rohtas	25	8	33
Kaimur	7	2	9
Gaya	22	7	29
Jehanabad	7	3	10
Arwal	3	1	4
Nawada	5	4	9
Aurangabad	8	5	13
Saran	18	12	30
Siwan	6	7	13
Gopalganj	4	5	9
W.Champaran	6	4	10
E. Champaran	3	9	12
Muzaffarpur	12	18	30
Sitamarhi	5	5	10
Sheohar	0	0	0
Vaishali	9	7	16
Darbhanga	22	20	42
Madhubani	14	18	32
Samastipur	12	15	27
Begusarai	4	6	10
Munger	2	7	9
Sheikhpura	3	2	5
Lakhisarai	3	2	5
Jamui	2	2	4
Khagaria	1	5	6
Bhagalpur	9	13	22
Banka	7	2	9
Saharsa	4	9	13
Supaul	4	3	7
Madhepura	8	5	13
Purnea	10	6	16
Kishanganj	4	2	6
Araria	8	2	10
Katihar	7	4	11
Bihar	355	273	628

Source : Department of Education, GOB



**Table A 5.27 : District Level of Overview of SC/ST Welfare**

Districts	Maint. Of Res. School (SC)				Hostel Maint. (SC)			
	Allotment (Financial) (Rs. in Lakh)		Achievement (Physical) (No.)		Allotment (Financial) (Rs. in Lakh)		Achievement (Physical) (No.)	
	2011-12	2012-13	2011-12	2012-13	2011-12	2012-13	2011-12	2012-13
Patna	380.25	369.19	745	745	56.68	50.26	670	670
Nalanda	195.12	227.36	489	489	9.28	12.34	50	50
Bhojpur	259.39	272.64	517	517	12.35	33.5	375	375
Buxar	130.35	130.95	243	243	6.38	9.78	50	50
Rohtas	239.17	234.4	518	518	17.27	30.41		
Kaimur	252.49	204.28	421	421	14.38	12.22	175	175
Gaya	901.35	888.23	1957	1957	7.33	12.75	543	543
Jehanabad	24.88	43.01	106	106	8.12	8.03	106	106
Arwal	24.31	43.01			0	0		
Nawada	193.78	205.67	496	496	13.45	21.521		
Aurangabad	24.31	43.01	97	97	5.93	5.96	60	60
Saran	119.09	117.53	274	274	10.63	11.06	156	156
Siwan	24.31	85.91	105	105	13.64	15.85	150	150
Gopalganj	115.26	105.9	272	272	15.83	15.55	211	211
West Champaran	188.02	161.49	524	524	9.21	15.81	163	163
East Champaran	111.41	114.45	290	290	19.88	25.6	100	100
Muzaffarpur	307.89	305.45	776	776	23.28	24.54	317	317
Sitamarhi	84.23	90.64	275	275	14.78	17.47	190	190
Sheohar	17.78	43.01			0.36	0.99		
Vaishali	117.26	111.53	270	270	5.09	12.92	0	0
Darbhanga	24.31	45.48	99	99	22.62	29.48	318	318
Madhubani	325.22	335.84	833	833	2.05	18.53	50	50
Samastipur	126.61	154.29	374	374	10.81	15.01	104	104
Begusarai	115.42	88.09	267	267	0.37	0.99	105	105
Munger	108.7	109.45	269	276	11.12	11.70	100	100
Sheikhpura	24.31	43.01	95	157	0.36	0.99	25	25
Lakhisarai	25.61	43.01	69	69	3.02	3.94		
Jamui	23.47	43.01	76	76	0.81	0.99	50	50
Khagaria	107.2	115.23	269	269	11.02	16.97		
Bhagalpur	126.93	143.76	369	369	24.74	19.83	211	211
Banka	20.43	43.01	81	81	11.24	14.59	50	50
Saharsa	107.48	98.85	281	281	7.45	9.09	75	75
Supaul	24.31	23.01	102	102	2.44	15.33	25	25
Madhepura	24.31	43.01	70	70	5.25	6.94	75	75
Purnea	125.03	157.22	289	289	9.82	21.7	407	407
Kishanganj	100.16	130.36	276	276	3.68	3.28	15	15
Araria	99.77	111.95	273	273	5.58	10.77	55	55
Katihar	103.55	137.36	261	261	12.25	18.55	100	100
Bihar	5323.47	5663.60	12728	12797	408.50	555.21	5081	5081

Source : Department of SC/ST Welfare, GOB

(Contd.)

**Table A 5.27 : District Level of Overview of SC/ST Welfare (Contd.)**

Districts	Stipend SC & ST			
	Allotment (Financial) (Rs. in Lakh)		Achievement (Physical) (No.)	
	2011-12	2012-13	2011-12	2012-13
Patna	5038.94	3966.34	204680	164495
Nalanda	2386.68	2552.94	164020	105018
Bhojpur	1075.76	1103.72	98113	84691
Buxar	1088.40	1379.05	93772	47981
Rohtas	2131.95	1763.35	167670	87908
Kaimur	1712.12	1731.78	122086	83292
Gaya	4244.00	4493.19	210299	229581
Jehanabad	763.94	776.38	50559	47005
Arwal	385.08	397.40	36261	24231
Nawada	1538.65	1476.07	160136	97822
Aurangabad	1829.19	1655.26	120352	106322
Saran	2527.80	2175.73	190935	83333
Siwan	1706.55	1560.59	103668	62669
Gopalganj	1008.07	1324.72	73801	70033
West Champaran	2448.51	3003.30	259830	162035
East Champaran	1883.15	1790.09	132933	100393
Muzaffarpur	2015.51	3131.19	144025	108638
Sitamarhi	869.90	1078.32	80839	61195
Sheohar	259.35	318.35	22170	18489
Vaishali	1898.70	1885.84	204993	105253
Darbhanga	1656.67	2008.37	93556	89647
Madhubani	1806.30	1945.41	132126	144181
Samastipur	1981.91	2230.03	130677	114556
Begusarai	947.75	982.53	72879	64095
Munger	754.10	855.38	63536	38912
Sheikhpura	347.45	444.54	20581	19159
Lakhisarai	430.91	548.30	34232	30968
Jamui	957.11	1266.82	71914	89772
Khagaria	673.93	741.57	52102	25441
Bhagalpur	1186.25	1727.08	110704	75255
Banka	996.85	766.02	64045	47807
Saharsa	844.09	810.30	62848	56712
Supaul	689.93	945.92	60724	56402
Madhepura	1169.48	974.35	78580	68924
Purnea	1401.37	1632.84	58647	77247
Kishanganj	353.82	383.32	34236	28644
Araria	665.22	606.88	52462	37237
Katihar	1109.78	1116.02	87425	35688
Bihar	54785.17	57549.29	3922416	2951031

Source : Department of SC/ST Welfare, GOB

**Table A 5.28 : Districtwise Progress under MGNREGA**

Districts	No. of households issued jobcards (lakh)		Percentage share of SC households among households with jobcards		Percentage of households with jobcards demanding employment	
	2011-12	2012-13	2011-12	2012-13	2011-12	2012-13
Patna	5.59	5.59	46.07	46.07	11.81	10.69
Nalanda	4.02	3.98	50.1	46.84	10.93	15.2
Bhojpur	3.21	3.24	48.65	48.47	23.35	25.16
Buxar	2.3	2.41	21.05	20.65	18.68	16.43
Rohtas	3.58	3.7	48.5	49.24	28.2	21.54
Kaimur	2.14	2.2	47.62	46.69	16.8	16.78
Gaya	4.71	5.38	65.87	65.09	23.34	24.74
Jehanabad	1.28	1.33	44.85	43.37	30.39	26.91
Arwal	0.97	0.95	42.53	41.59	20.63	10.99
Nawada	3.18	3.2	60.99	61.09	20.44	19.73
Aurangabad	3.15	3.24	57.95	57.35	20.32	19.09
Saran	4.76	4.76	48.61	48.61	10.29	13.8
Siwan	4.7	3.72	25.77	14.87	8.72	10.27
Gopalganj	3.54	3.22	30.55	21.33	9.05	11.91
West Champaran	3.9	4	39.05	38.1	56.69	40.64
East Champaran	5.57	5.88	18.89	18.45	22.44	18.26
Muzaffarpur	6.94	6.4	52	52	27.79	24.3
Sitamarhi	4.56	4.21	42.11	36.6	63.44	11.22
Sheohar	0.86	0.88	36.64	25.4	36.1	40.32
Vaishali	4.97	5.05	50.79	50.5	12.87	10.44
Darbhanga	4.75	4.78	38.03	38.27	13.47	9.59
Madhubani	6.66	6.91	40.39	40.64	10.07	14.76
Samastipur	5.46	5.46	52.06	51.81	17.23	10.65
Begusarai	3.32	3.11	40.55	22.29	18.7	14.8
Munger	1.81	1.82	22.79	22.88	11.62	11.23
Sheikhpura	0.86	0.95	51.61	49.59	13.96	21.21
Lakhisarai	1.45	1.47	32.75	32.87	13.06	21.29
Jamui	2.24	2.37	35.03	31.92	18.73	23.23
Khagaria	2.22	2.24	36.05	35.98	14.39	11.44
Bhagalpur	3.75	3.62	20.84	23.28	12.01	17.34
Banka	3.01	3.01	26.28	26.27	32.18	26.43
Saharsa	2.96	2.98	23.84	23.71	41.15	27.21
Supaul	3.55	3.14	36.12	30.31	12.4	14.75
Madhepura	2.87	3	56.76	58.63	19.85	31.69
Purnea	4.31	4.32	30.45	30.22	18.33	26.11
Kishanganj	2.54	2.62	11.54	11.86	10.24	12.89
Araria	4.16	4.34	29.37	29.48	15.37	16.83
Katihar	3.94	3.98	23	23	6.09	28.71
Bihar	133.82	133.49	39.85	38.52	20.03	18.5

Source : Department of Rural Development, GOB

(Contd.)

**Table A 5.28 : Districtwise Progress under MGNREGA (Contd.)**

Districts	Household getting 100 days of employment as percentage those obtaining employment		Persondays of employment generated (lakh)		Percentage share of women in total employment generated	
	2011-12	2012-13	2011-12	2012-13	2011-12	2012-13
Patna	5.15	8.32	25.28	28.57	33.97	33.78
Nalanda	6.89	10.71	11.65	24.83	37.67	35.41
Bhojpur	2.44	2.26	15.21	21.77	27.63	24.99
Buxar	3.03	8.48	14.41	17.18	17.38	5.03
Rohtas	5.28	3.88	30.78	25.44	12.94	13.35
Kaimur	1.19	8.76	9.98	14.94	24.27	17.15
Gaya	0.84	5.73	36.43	80.15	35.00	35.00
Jehanabad	4.38	5.41	11.05	11.96	35.11	33.95
Arwal	0.83	2.26	9.38	5.38	39.98	30.11
Nawada	3.86	1.15	28.59	20.36	35.14	28.70
Aurangabad	5.28	5.93	25.90	34.55	30.08	30.01
Saran	0.00	6.17	14.29	30.21	6.00	18.25
Siwan	3.43	7.05	15.82	21.37	14.51	18.48
Gopalganj	10.66	10.99	15.97	19.92	7.31	25.72
West Champaran	11.43	15.19	48.02	51.89	18.91	24.65
East Champaran	21.26	32.27	96.36	82.00	22.36	27.30
Muzaffarpur	7.77	4.01	70.75	45.03	30.57	31.65
Sitamarhi	0.69	0.78	37.70	14.25	34.99	33.62
Sheohar	7.23	8.80	14.17	15.25	37.88	40.95
Vaishali	12.23	7.43	28.39	25.15	19.06	17.30
Darbhanga	3.32	3.46	28.48	31.43	38.12	39.18
Madhubani	0.38	2.33	12.45	31.14	32.60	36.61
Samastipur	0.88	0.74	22.28	16.74	31.93	31.10
Begusarai	13.63	7.50	20.39	21.66	40.76	49.79
Munger	1.22	4.74	6.19	7.88	29.49	29.80
Sheikhpura	3.41	3.49	3.92	8.72	39.87	36.97
Lakhisarai	2.31	4.51	8.34	12.16	40.56	37.78
Jamui	4.70	5.53	17.56	24.09	40.60	38.44
Khagaria	2.14	1.73	11.00	8.50	32.96	39.04
Bhagalpur	5.66	7.94	25.50	27.80	20.66	27.60
Banka	4.02	2.68	28.03	22.64	26.57	31.43
Saharsa	0.02	0.75	18.62	22.08	31.84	34.14
Supaul	1.17	3.38	14.45	14.77	28.72	35.74
Madhepura	5.66	2.08	14.31	20.56	33.46	32.98
Purnea	0.61	2.35	22.85	37.33	30.63	29.71
Kishanganj	1.13	4.62	8.88	13.88	27.63	26.10
Araria	3.37	5.17	19.65	27.93	22.77	23.37
Katihar	4.68	2.06	23.38	25.91	41.45	41.99
<b>Bihar</b>	<b>5.14</b>	<b>6.36</b>	<b>866.38</b>	<b>965.41</b>	<b>28.15</b>	<b>29.93</b>

Source : Department of Rural Development, GOB

**Table A 5.29 : Districtwise Financial Progress under MGNREGA**

Districts	2011-12			2012-13		
	Fund available (Rs. lakh)	Fund utilised (Rs. lakh)	Percentage of utilisation	Fund available (Rs. lakh)	Fund utilised (Rs. lakh)	Percentage of utilisation
Patna	6490.44	3966.32	61.11	8483.48	7202.50	84.90
Nalanda	1506.84	1450.93	96.29	7079.36	6105.99	86.25
Bhojpur	4463.06	3910.96	87.63	5825.38	4479.08	76.89
Buxar	2474.77	2292.22	92.62	4578.28	4188.07	91.48
Rohtas	3585.31	2856.72	79.68	6343.87	5788.42	91.24
Kaimur	5472.10	4148.44	75.81	3396.66	2909.07	85.65
Gaya	2456.32	2070.29	84.28	16975.38	13884.31	81.79
Jehanabad	14567.47	10999.44	75.51	3034.63	2590.51	85.36
Arwal	6237.19	5686.56	91.17	1158.17	996.37	86.03
Nawada	4734.51	3545.07	74.88	4545.27	4254.13	93.59
Aurangabad	2251.36	1752.12	77.82	7783.19	6892.84	88.56
Saran	2805.60	2435.95	86.82	7503.52	6792.58	90.53
Siwan	945.58	826.42	87.40	5277.10	4172.42	79.07
Gopalganj	3842.45	3047.56	79.31	4204.58	3264.85	77.65
West Champaran	9584.06	7437.21	77.60	10613.48	9324.19	87.85
East Champaran	2123.40	1618.01	76.20	15187.15	13068.54	86.05
Muzaffarpur	7552.51	6754.42	89.43	14405.87	8427.26	58.50
Sitamarhi	5523.48	3170.28	57.40	3899.43	2681.58	68.77
Sheohar	3985.84	3495.25	87.69	3667.29	3120.50	85.09
Vaishali	4855.44	3869.54	79.69	6773.51	6048.59	89.30
Darbhanga	6548.69	5850.72	89.34	8797.67	7275.67	82.70
Madhubani	2551.29	1761.46	69.04	7766.45	6724.60	86.59
Samastipur	4019.53	3155.40	78.50	6809.46	5092.79	74.79
Begusarai	7626.20	5190.92	68.07	5777.86	4468.88	77.34
Munger	5735.16	2941.38	51.29	1734.37	1317.25	75.95
Sheikhpura	4864.05	3438.18	70.69	1887.53	1749.01	92.66
Lakhisarai	6634.03	5719.89	86.22	3512.66	3191.08	90.85
Jamui	1952.79	1549.28	79.34	4707.88	4447.80	94.48
Khagaria	8694.47	6102.57	70.19	2163.46	1841.44	85.12
Bhagalpur	9887.60	8097.54	81.90	6524.64	5610.46	85.99
Banka	6701.92	5015.46	74.84	5475.93	5172.93	94.47
Saharsa	9049.54	14145.09	156.31	3565.13	3067.65	86.05
Supaul	6250.94	4195.25	67.11	5632.62	3670.69	65.17
Madhepura	6596.82	4872.53	73.86	6115.52	4243.05	69.38
Purnea	6603.41	5195.65	78.68	8484.52	7672.57	90.43
Kishanganj	6054.82	5503.97	90.90	3316.94	2848.86	85.89
Araria	5041.93	3910.15	77.55	7546.42	5958.42	78.96
Katihar	5381.71	4889.74	90.86	7213.31	6567.94	91.05
Bihar	256645.3	166868.9	65.02	237767.96	197112.88	82.90

Source : Department of Rural Development, GOB

**Table A 5.30 : Overview of IAY (2012-13)**

IAY Components	IAY (New)	IAY (Upgraded)	IAY (C & S)	Total
Total Target	605550	0.00	0.00	605550
House Completed	422881	0.00	0.00	422881
House Completed (SC)	176618	0.00	0.00	176618
House Completed (ST)	10206	0.00	0.00	10206
House Completed (Others)	156021	0.00	0.00	156021
House Completed (Minority)	80036	0.00	0.00	80036
Total Funds Available (Rs in Lakh)	360206.31	0.00	0.00	360206.31
Total Funds Utilised (Rs in Lakh)	272270.38	0.00	0.00	272270.38
Percentage of Utilisation	75.59	0.00	0.00	75.59

Source : Department of Rural Development, GOB

**Table A 5.31 : Districtwise Achievement of Physical Targets and Fund Utilisation under IAY**

District	2011-12				2012-13			
	Annual Target ('000)	No. of Houses Completed ('000)	Percentage of achievement	Percentage of fund utilisation	Annual Target ('000)	No. of Houses Completed ('000)	Percentage of achievement	Percentage of fund utilisation
Patna	12304	8378	68.09	75.45	14178	12586	88.77	68.91
Nalanda	8078	6773	83.85	69.14	9308	7902	84.89	69.84
Bhojpur	9377	10250	109.31	89.02	10804	8314	76.95	75.60
Buxar	5709	5533	96.92	87.01	6579	4827	73.37	67.30
Rohtas	7964	8363	105.01	70.03	8824	8519	96.54	89.90
Kaimur	5474	5280	96.46	67.27	5853	4498	76.85	67.77
Gaya	16231	26812	165.19	78.50	18703	74096	396.17	80.93
Jehanabad	2934	2146	73.14	76.99	3250	3742	115.14	73.45
Arwal	2063	1996	96.75	71.46	2376	3008	126.60	57.95
Nawada	6710	10540	157.08	75.30	7732	8056	104.19	81.98
Aurangabad	7788	8990	115.43	59.52	8974	7083	78.93	71.73
Saran	18400	15093	82.03	74.44	21202	17336	81.77	83.75
Siwan	16601	3172	19.11	70.31	18394	16886	91.80	63.69
Gopalganj	20746	15447	74.46	69.82	23905	26007	108.79	67.5
West Champaran	41400	27434	66.27	61.13	45871	37570	81.90	91.39
East Champaran	44626	33550	75.18	72.46	51423	61524	119.64	83.60
Muzaffarpur	45596	34471	75.60	66.99	52540	58506	111.36	81.04
Sitamarhi	30868	9188	29.77	91.13	34202	44557	130.28	72.20
Sheohar	10159	10142	99.83	59.68	11707	14011	119.68	93.25
Vaishali	24808	15302	61.68	63.23	28586	30510	106.73	78.46
Darbhanga	28894	18380	63.61	88.78	33294	35370	106.24	63.81
Madhubani	48520	27615	56.91	43.78	53760	59775	111.19	59.45
Samastipur	30168	10243	33.95	81.00	33426	20265	60.63	91.36
Begusarai	15379	10694	69.54	59.27	17721	12478	70.41	86.67
Munger	4868	5353	109.96	57.24	5205	3810	73.20	64.75
Sheikhpura	1642	2679	163.15	77.38	1892	1827	96.56	88.00
Lakhisarai	3046	3846	126.26	67.66	3510	3830	109.12	98.77
Jamui	5634	3938	69.90	60.86	6243	7040	112.77	69.36
Khagaria	13060	3984	30.51	76.35	15049	12049	80.07	73.11
Bhagalpur	12597	11439	90.81	62.47	14515	11750	80.95	61.24
Banka	6162	6713	108.94	63.82	7101	7147	100.65	87.32
Saharsa	23691	9091	38.37	68.49	27300	21639	79.26	89.02
Supaul	34440	7302	21.20	64.57	38159	35888	94.05	72.50
Madhepura	28291	9890	34.96	78.96	32599	31831	97.64	97.25
Purnea	49924	19658	39.38	56.70	57528	51108	88.84	90.07
Kishanganj	18016	10328	57.33	59.55	20759	26322	126.80	61.14
Araria	44194	12134	27.46	70.32	48967	24858	50.76	80.93
Katihar	31124	18101	58.16	79.27	34486	22990	66.66	61.05
Bihar	737486	450248	61.05	68.02	835925	839515	100.43	75.93

Source : Department of Rural Development, GOB

**Table A 5.32 : Districtwise Distribution of PDS Dealers by Their Social Background in Bihar**

District	Need of PDS Dealers as per 2001 Census	No. of PDS Dealers (September, 2013)	Percentage of Dealers belonging to							Total
			Scheduled Castes/Tribes	Backward Caste / Extremely Backward Castes	Minority	Women	Women /Other SHG	Helper Samiti/ PAC/ Samiti of Ex-Army Personnel	General	
Patna	3607	2605	18.0	45.9	2.8	10.7	0.5	7.1	14.9	100.0
Nalanda	1435	1248	14.6	40.5	3.9	9.8	1.6	14.8	12.2	100.0
Bhojpur	1344	1427	13.5	37.9	3.6	8.1	0.0	10.7	26.0	100.0
Buxar	934	822	19.2	25.2	2.7	4.9	0.1	16.8	31.1	100.0
Rohtas	1601	1025	23.9	36.9	5.0	2.7	0.0	14.3	17.2	100.0
Kaimur	866	633	23.5	40.6	6.6	8.4	0.0	4.3	16.6	100.0
Gaya	2071	1927	31.0	33.0	5.4	5.3	1.1	10.5	13.5	100.0
Jehanabad	544	529	18.0	31.0	3.2	8.1	0.9	14.9	23.8	100.0
Arwal	382	329	20.1	36.8	4.6	5.8	0.3	20.4	12.2	100.0
Nawada	1194	913	14.7	33.2	4.8	10.2	0.9	14.0	21.8	100.0
Aurangabad	1363	1178	17.0	36.5	1.3	4.0	0.1	11.0	30.2	100.0
Saran	2147	2430	10.4	30.9	2.3	14.0	0.0	12.0	30.5	100.0
Siwan	1691	1588	12.8	37.8	8.6	5.9	0.1	6.6	27.6	100.0
Gopalganj	1385	1225	13.0	28.2	5.3	7.3	0.1	16.5	29.6	100.0
West Champaran	2149	2027	20.3	36.5	11.8	6.3	0.0	10.7	14.5	100.0
East Champaran	2722	2233	13.3	38.6	8.9	5.1	0.3	9.6	24.0	100.0
Muzaffarpur	2897	2032	17.1	31.2	4.2	9.2	0.6	11.6	25.5	100.0
Sitamarhi	1618	1015	16.8	41.6	7.7	7.0	0.3	12.0	14.0	100.0
Sheohar	346	238	11.3	32.4	4.6	5.9	0.4	10.1	35.3	100.0
Vaishali	1889	1463	19.1	36.9	1.8	6.5	0.5	15.8	19.3	100.0
Darbhanga	1770	1291	11.1	32.1	10.6	10.1	0.4	8.4	27.0	100.0
Madhubani	2384	1594	19.3	36.0	7.8	5.1	1.6	12.4	17.9	100.0
Samastipur	2267	1442	18.4	37.6	2.6	5.5	0.4	11.6	21.3	100.0
Begusarai	1660	1092	26.6	29.3	4.8	12.8	0.0	4.5	22.0	100.0
Munger	700	597	8.4	49.2	5.5	9.5	0.0	11.9	15.4	100.0
Sheikhpura	359	289	16.6	36.3	2.4	6.6	0.0	12.5	25.6	100.0
Lakhisarai	527	422	13.0	34.1	2.4	10.9	0.2	12.3	26.8	100.0
Jamui	913	761	19.6	33.6	3.3	4.5	0.1	13.8	25.1	100.0
Khagaria	890	656	17.7	53.2	4.3	5.0	3.5	6.3	8.5	100.0
Bhagalpur	1712	1320	16.0	43.6	9.4	8.2	0.0	11.3	11.5	100.0
Banka	1082	823	15.7	46.2	8.1	8.4	1.7	5.3	13.2	100.0
Saharsa	814	715	17.3	39.6	9.2	3.8	0.7	15.7	12.9	100.0
Supaul	1195	759	11.2	50.1	8.8	4.1	0.0	13.7	12.1	100.0
Madhepura	1068	718	17.0	39.1	9.5	3.8	0.7	15.9	13.2	100.0
Purnea	1588	1154	17.7	38.4	16.4	9.6	1.7	6.3	9.3	100.0
Kishanganj	927	648	12.5	19.6	39.0	15.3	0.2	10.2	3.1	100.0
Araria	1290	1026	18.3	32.7	22.3	11.5	0.0	8.5	6.6	100.0
Katihar	1567	1044	17.6	33.2	17.8	5.8	1.1	12.7	11.6	100.0
Bihar	54898	43238	17.1	36.7	7.1	7.7	0.5	11.1	19.4	100.0

Source : Department of Food and Consumer Protection, GOB



**Table A 5.33 : Districtwise Allotment and Lifting of Wheat and Rice for BPL Households (2012-13)**

Districts	Wheat			Rice		
	Allotment ('000 qncls)	Lifting ('000 qncls)	Lifting Percentage	Allotment ('000 qncls)	Lifting ('000 qncls)	Lifting Percentage
Patna	667.44	266.56	39.9	1001.16	644.93	64.4
Nalanda	387.89	125.41	32.3	581.83	312.94	53.8
Bhojpur	337.49	119.21	35.3	506.24	249.68	49.3
Buxar	198.18	74.51	37.6	297.28	161.43	54.3
Rohtas	341.93	143.82	42.1	512.90	312.28	60.9
Kaimur	216.65	90.48	41.8	324.98	220.25	67.8
Gaya	482.73	181.04	37.5	724.10	467.11	64.5
Jehanabad	105.21	42.29	40.2	157.81	146.89	93.1
Arwal	85.16	35.81	42.0	127.75	82.96	64.9
Nawada	218.48	101.51	46.5	327.73	253.98	77.5
Aurangabad	283.78	119.70	42.2	425.66	389.28	91.5
Saran	425.92	143.07	33.6	638.88	425.81	66.7
Siwan	330.66	128.07	38.7	495.99	397.95	80.2
Gopalganj	283.20	116.60	41.2	424.80	243.12	57.2
West Champaran	525.61	200.25	38.1	788.42	410.58	52.1
East Champaran	723.08	282.83	39.1	1084.62	590.42	54.4
Muzaffarpur	637.13	304.85	47.8	955.69	541.78	56.7
Sitamarhi	538.48	184.24	34.2	807.72	331.54	41.0
Sheohar	105.08	21.08	20.1	157.62	42.67	27.1
Vaishali	564.64	173.32	30.7	846.96	465.84	55.0
Darbhanga	478.37	169.74	35.5	717.56	299.43	41.7
Madhubani	762.33	182.24	23.9	1143.50	243.49	21.3
Samastipur	486.00	127.53	26.2	729.00	291.63	40.0
Begusarai	353.50	84.40	23.9	530.25	193.75	36.5
Munger	169.92	59.32	34.9	254.88	190.84	74.9
Sheikhpura	75.93	29.26	38.5	113.89	51.59	45.3
Lakhisarai	105.28	30.54	29.0	157.93	83.76	53.0
Jamui	234.48	90.91	38.8	351.73	197.07	56.0
Khagaria	213.13	77.04	36.1	319.69	154.78	48.4
Bhagalpur	373.25	139.73	37.4	559.88	254.66	45.5
Banka	234.93	86.93	37.0	352.40	160.14	45.4
Saharsa	256.35	88.28	34.4	384.53	186.64	48.5
Supaul	369.12	115.69	31.3	553.68	307.35	55.5
Madhepura	315.87	120.87	38.3	473.80	327.66	69.2
Purnea	459.09	79.97	17.4	688.63	229.11	33.3
Kishanganj	304.17	113.61	37.4	456.25	239.28	52.4
Araria	435.41	112.52	25.8	653.12	235.58	36.1
Katihar	398.03	142.09	35.7	597.05	321.24	53.8
Bihar	13483.93	4705.32	34.9	20225.91	10659.43	52.7

Source : Department of Food and Consumer Protection, GOB

**Table A 5.34 : Districtwise Allotment and Lifting of Wheat and Rice for Antoday Households (2012-13)**

Districts	Wheat			Rice		
	Allotment ('000 qntls)	Lifting ('000 qntls)	Lifting Percentage	Allotment ('000 qntls)	Lifting ('000 qntls)	Lifting Percentage
Patna	205.94	215.04	104.4	308.91	327.90	106.1
Nalanda	143.84	137.17	95.4	215.76	194.21	90.0
Bhojpur	110.52	109.77	99.3	165.78	175.79	106.0
Buxar	51.15	51.15	100.0	76.72	67.23	87.6
Rohtas	88.19	85.74	97.2	132.28	129.50	97.9
Kaimur	72.21	71.04	98.4	108.31	108.12	99.8
Gaya	151.39	154.41	102.0	227.08	225.10	99.1
Jehanabad	40.02	39.98	99.9	60.03	59.98	99.9
Arwal	30.50	30.39	99.6	45.76	45.58	99.6
Nawada	78.44	80.17	102.2	117.66	112.13	95.3
Aurangabad	92.11	89.50	97.2	138.16	138.16	100.0
Saran	170.31	162.32	95.3	255.47	253.81	99.3
Siwan	90.44	81.82	90.5	135.65	131.75	97.1
Gopalganj	107.40	108.43	101.0	161.10	160.62	99.7
West Champaran	199.66	205.47	102.9	299.50	300.81	100.4
East Champaran	236.47	283.37	119.8	354.71	395.30	111.4
Muzaffarpur	236.06	239.05	101.3	354.09	335.55	94.8
Sitamarhi	127.81	123.11	96.3	191.71	177.82	92.8
Sheohar	23.53	17.01	72.3	35.30	26.73	75.7
Vaishali	142.15	139.66	98.2	213.22	164.79	77.3
Darbhanga	155.21	144.55	93.1	232.82	221.02	94.9
Madhubani	267.90	260.79	97.3	401.85	382.69	95.2
Samastipur	178.37	141.33	79.2	267.56	205.88	76.9
Begusarai	124.99	74.62	59.7	187.49	116.86	62.3
Munger	65.80	60.27	91.6	98.70	91.53	92.7
Sheikhpura	20.09	23.11	115.0	30.13	24.77	82.2
Lakhisarai	26.75	22.26	83.2	40.12	28.74	71.6
Jamui	81.52	81.43	99.9	122.28	111.95	91.6
Khagaria	81.29	70.65	86.9	121.93	104.93	86.1
Bhagalpur	93.84	84.02	89.5	140.76	107.30	76.2
Banka	59.28	69.25	116.8	88.92	95.90	107.9
Saharsa	65.65	65.52	99.8	98.47	98.01	99.5
Supaul	79.44	87.48	110.1	119.16	129.71	108.8
Madhepura	68.33	77.29	113.1	102.50	115.83	113.0
Purnea	110.15	82.47	74.9	165.22	133.68	80.9
Kishanganj	109.38	108.88	99.5	164.07	153.78	93.7
Araria	125.21	112.93	90.2	187.82	163.72	87.2
Katihar	90.85	83.28	91.7	136.28	121.01	88.8
Bihar	4202.18	4074.72	97.0	6303.28	5938.18	94.2

Source : Department of Food and Consumer Protection, GOB

**Table A 5.35 : Districtwise Allotment and Lifting of Wheat and Rice for Annapurna Households (2012-13)**

Districts	Wheat			Rice		
	Allotment ('000 tonnes)	Lifting ('000 tonnes)	Lifting Percentage	Allotment ('000 tonnes)	Lifting ('000 tonnes)	Lifting Percentage
Patna	10.45	6.43	61.5	6.96	4.29	61.5
Nalanda	2.07	1.73	83.5	1.38	1.15	83.5
Bhojpur	2.91	1.79	61.5	1.94	1.20	61.5
Buxar	2.79	1.50	53.8	1.86	1.00	53.8
Rohtas	2.54	1.95	76.9	1.69	1.43	84.6
Kaimur	1.91	1.89	98.8	1.28	1.26	98.9
Gaya	3.96	0.61	15.4	2.64	0.41	15.4
Jehanabad	1.18	1.34	114.2	0.78	0.90	114.2
Arwal	1.42	1.51	106.5	0.94	1.01	107.1
Nawada	2.88	3.17	110.0	1.92	2.20	114.6
Aurangabad	1.92	1.75	91.2	1.28	1.17	91.2
Saran	4.48	4.08	91.2	2.98	2.72	91.2
Siwan	0.00	0.00	0.0	0.00	0.00	0.0
Gopalganj	2.07	2.23	107.7	1.38	1.49	107.7
West Champaran	4.00	3.91	97.8	2.66	2.63	98.8
East Champaran	6.77	5.21	76.9	4.51	3.68	81.5
Muzaffarpur	4.08	2.95	72.4	2.72	1.97	72.3
Sitamarhi	2.40	0.71	29.6	1.60	0.47	29.6
Sheohar	0.63	0.14	21.9	0.42	0.09	21.9
Vaishali	3.22	3.46	107.7	2.14	2.31	107.7
Darbhanga	5.18	4.72	91.2	3.46	3.11	89.9
Madhubani	6.44	5.37	83.5	4.29	3.91	91.2
Samastipur	4.61	3.19	69.2	3.07	2.13	69.2
Begusarai	4.69	2.88	61.5	3.13	1.92	61.5
Munger	1.86	0.00	0.0	1.24	0.00	0.0
Sheikhpura	0.58	0.31	53.8	0.39	0.03	7.7
Lakhisarai	2.04	0.16	7.7	1.36	0.10	7.7
Jamui	1.31	0.57	43.6	0.87	0.38	43.5
Khagaria	2.48	1.91	76.9	1.65	1.27	76.6
Bhagalpur	1.89	1.43	75.8	1.26	0.95	75.7
Banka	3.23	1.94	60.0	2.15	1.19	55.3
Saharsa	3.06	2.56	83.5	2.04	1.64	80.6
Supaul	2.59	2.29	88.4	1.73	1.57	90.8
Madhepura	2.25	1.39	61.4	1.50	0.92	61.5
Purnea	3.51	1.35	38.6	2.34	1.98	84.7
Kishanganj	1.74	0.00	0.0	1.16	0.00	0.0
Araria	2.83	0.00	0.0	1.88	0.87	46.2
Katihar	2.27	0.00	0.0	1.52	0.00	0.0
<b>Bihar</b>	<b>114.21</b>	<b>76.44</b>	<b>66.9</b>	<b>76.14</b>	<b>53.35</b>	<b>70.1</b>

Source : Department of Food and Consumer Protection, GOB

**Table A 5.36 : Districtwise Lifting Percentage for Wheat and Rice under BPL, Antoday and Annapurna**

Districts	Wheat						Rice					
	BPL		Antoday		Annapurna		BPL		Antoday		Annapurna	
	2011-12	2012-13	2011-12	2012-13	2011-12	2012-13	2011-12	2012-13	2011-12	2012-13	2011-12	2012-13
Patna	71.9	39.9	116.2	104.4	118.7	61.5	85.3	64.4	105.9	106.1	91.7	61.5
Nalanda	62.7	32.3	100.0	95.4	40.4	83.5	83.1	53.8	100.0	90.0	40.4	83.5
Bhojpur	102.2	35.3	97.1	99.3	25.0	61.5	80.6	49.3	99.5	106.0	33.3	61.5
Buxar	89.2	37.6	100.0	100.0	25.0	53.8	82.6	54.3	100.0	87.6	25.0	53.8
Rohtas	60.0	42.1	81.5	97.2	33.3	76.9	63.2	60.9	77.2	97.9	33.3	84.6
Kaimur	57.7	41.8	98.9	98.4	82.1	98.8	62.5	67.8	96.2	99.8	82.1	98.9
Gaya	79.4	37.5	100.1	102.0	40.4	15.4	76.3	64.5	97.7	99.1	40.4	15.4
Jehanabad	59.2	40.2	92.7	99.9	75.0	114.2	60.1	93.1	94.7	99.9	75.0	114.2
Arwal	69.3	42.0	98.1	99.6	75.0	106.5	86.4	64.9	92.9	99.6	75.0	107.1
Nawada	75.9	46.5	82.9	102.2	75.0	110.0	68.8	77.5	84.6	95.3	72.6	114.6
Aurangabad	53.4	42.2	104.3	97.2	23.8	91.2	68.0	91.5	92.6	100.0	23.7	91.2
Saran	58.1	33.6	71.1	95.3	15.4	91.2	56.6	66.7	72.2	99.3	15.4	91.2
Siwan	79.0	38.7	96.0	90.5	--	0.0	71.3	80.2	83.2	97.1	--	0.0
Gopalganj	91.9	41.2	99.9	101.0	77.9	107.7	89.0	57.2	99.8	99.7	73.7	107.7
West Champaran	42.9	38.1	87.2	102.9	58.3	97.8	52.2	52.1	81.3	100.4	58.3	98.8
East Champaran	61.9	39.1	99.6	119.8	66.7	76.9	84.6	54.4	98.7	111.4	66.7	81.5
Muzaffarpur	68.9	47.8	86.3	101.3	29.3	72.4	66.6	56.7	88.0	94.8	27.9	72.3
Sitamarhi	51.4	34.2	100.2	96.3	23.7	29.6	62.5	41.0	96.3	92.8	23.8	29.6
Sheohar	90.5	20.1	96.3	72.3	23.8	21.9	97.8	27.1	99.0	75.7	23.8	21.9
Vaishali	56.3	30.7	93.2	98.2	58.9	107.7	55.4	55.0	72.2	77.3	49.2	107.7
Darbhanga	84.1	35.5	100.0	93.1	98.8	91.2	84.1	41.7	100.0	94.9	69.8	89.9
Madhubani	79.4	23.9	91.4	97.3	73.8	83.5	52.8	21.3	94.7	95.2	73.7	91.2
Samastipur	85.2	26.2	100.0	79.2	183.3	69.2	78.0	40.0	96.6	76.9	183.3	69.2
Begusarai	85.5	23.9	100.0	59.7	66.7	61.5	90.0	36.5	100.0	62.3	66.7	61.5
Munger	22.7	34.9	84.3	91.6	0.0	0.0	18.3	74.9	83.9	92.7	8.1	0.0
Sheikhpura	97.7	38.5	86.2	115.0	16.7	53.8	100.6	45.3	87.7	82.2	16.7	7.7
Lakhisarai	62.2	29.0	95.5	83.2	14.7	7.7	81.5	53.0	89.5	71.6	14.7	7.7
Jamui	74.0	38.8	93.5	99.9	41.7	43.6	87.8	56.0	93.3	91.6	41.7	43.5
Khagaria	61.1	36.1	92.0	86.9	50.0	76.9	46.8	48.4	86.5	86.1	50.0	76.6
Bhagalpur	85.6	37.4	100.0	89.5	25.0	75.8	80.2	45.5	100.0	76.2	25.0	75.7
Banka	67.1	37.0	100.0	116.8	25.0	60.0	83.4	45.4	100.0	107.9	25.0	55.3
Saharsa	49.4	34.4	101.0	99.8	73.7	83.5	62.1	48.5	104.4	99.5	73.7	80.6
Supaul	71.0	31.3	95.6	110.1	30.0	88.4	86.1	55.5	93.5	108.8	30.0	90.8
Madhepura	55.0	38.3	85.5	113.1	0.0	61.4	67.1	69.2	77.6	113.0	0.0	61.5
Purnea	68.4	17.4	86.1	74.9	66.7	38.6	63.5	33.3	83.7	80.9	66.7	84.7
Kishanganj	48.7	37.4	119.0	99.5	33.3	0.0	54.2	52.4	82.3	93.7	33.3	0.0
Araria	79.1	25.8	98.5	90.2	8.3	0.0	84.1	36.1	89.8	87.2	8.3	46.2
Katihar	86.8	35.7	100.0	91.7	16.7	0.0	86.6	53.8	100.0	88.8	16.7	0.0
Bihar	68.1	34.9	94.2	97.0	59.0	66.9	70.0	52.7	91.0	94.2	55.2	70.1

Source : Department of Food and Consumer Protection, GOB

## CHAPTER VI

### BANKING AND ALLIED SECTORS

If the year 2011-12 was characterized by slowing growth, high inflation and deteriorating macro-economic situation, both in the domestic and the global economy, the year 2012-13 was far worse. Macroeconomic conditions deteriorated further, flowing from structural constraints as well as from weak demand. The year was marked by widening Current Account Deficit (CAD), sharp fall in the value of rupee, from which it has not yet recovered. The problem of high inflation, especially food inflation, and slow growth of the economy had also persisted. Inflation stayed at near double digits, prompting the RBI to tighten its monetary policy “through a cumulative increase in effective policy rate by 525 basis points (bps) (from reverse repo rate of 3.25 percent to repo rate of 8.50 percent) and an increase in the Cash Reserve Ratio (CRR) by 100 bps from 5.0 percent to 6.0 percent”, as stated by the Annual Report of Reserve Bank of India, 2012-13. These measures were partially successful in arresting the unpredictable and extreme volatility of the rupee during the second quarter of the year, though these had failed to make the rupee appreciate anywhere near the last year's level. The growth rate of the economy during the year had decelerated to a 10-year low of 5.0 percent. In particular, the manufacturing sector was hit hard, registering a dismal 1.0 per cent growth during 2012-13, due to structural and governance issues impacting both mining and infrastructure sectors.

The financial sector in India has always been dominated by the Scheduled Commercial Banks (SCBs), accounting for major chunk of the total financial flows in the economy. These banks also play a major role in financial inclusion, and this is especially important for the rural sector. In the near absence of a capital market, the financial sector in a state like Bihar is almost entirely driven by the SCBs. Any adverse development in the international and national banking scenario, therefore, is likely to impact the financial sector in Bihar as well. As observed by the RBI's Report on Trends and Progress of Banking in India, 2012-13, “The weakening domestic macroeconomic conditions combined with continuing subdued global growth and its increasing spillover risks posed challenges to the banking sector during 2012-13.” The global economy also registered subdued growth of 3.2 percent in 2012 compared with 3.9 percent in the previous year, as it was yet to recover from the impact of the global financial crisis. It is no wonder that the slowdown in both domestic and global economy had resulted in the slowdown of the Indian banking sector as well for the second consecutive year in 2012-13. As the RBI's Report on Trends and Progress of Banking in India, 2012-13, states, “There was

also a decline in the growth of profits of scheduled commercial banks (SCBs) as credit off-take slowed down and interest rates softened. The asset quality also deteriorated, more perceptibly for public sector banks..... In the short-term, the Indian banking sector needs to lend support to productive sectors facilitating economic recovery, while remaining vigilant about asset quality. In the medium to long-term, sustained improvements in efficiency and inclusiveness remain key areas of concern.”

The financial system is driven by the flow of finances through intermediaries like banks, insurance companies, securities firms, mutual funds, finance companies and pension funds, all the institutions that channel resources from those who save to those who invest. The commercial banks, together with cooperative banks, account for nearly 70 percent of the total assets of the financial institutions in India. The following analysis of the financial sector in Bihar takes into account three kinds of institutions functioning in the state: (1) Banks that include Commercial Banks, Regional Rural Banks, Cooperative Banks as well as other Cooperative institutions, (2) State financial institutions and (3) National financial institutions. The Cooperative banks generally look after the requirements of only agriculture sector; commercial banks provide finance for industry as well as agriculture; state financial institutions help to promote industrial development in the state; and national financial institutions cater to the interest of industrial sector and provide large scale finance.

## **6.1 Banking Infrastructure**

### Commercial Banks

Table 6.1 shows the distribution of commercial bank branches in Bihar from 2008 to 2013 and their growth. At the end of March 2013, 54.0 percent of the total 5008 branches of commercial banks in Bihar were located in rural areas, compared to 61.6 percent in 2008. The decline in the share of rural branches has been continuing unabated since 2008. In 2012-13, 307 new branches were added compared to 313 in the previous year, and the growth rate of 6.53 per cent in bank expansion in that year was marginally lower than the highest rate (7.13 percent), achieved in 2011-12. However, out of 307 new branches opened in 2012-13, all but 128 branches were opened in either urban (64 branches) or semi-urban areas (115 branches). As of 2013, the private non-nationalised banks have 155 urban and semi-urban and only 12 rural branches. The banks obviously wanted to take advantage of the demand-driven growth and increase in purchasing power in urban and semi-urban areas, but the purpose of financial inclusion would not be achieved if the rural areas are ignored. From Table 6.2, it can be noted that Bihar accounted for only 4.6 percent of all the bank branches in the country in March

2013, though its share in country's population was 8.6 percent. Bihar's share in the total bank branches in the country has also practically remained the same over the past few years.

**Table 6.1 : Distribution of Commercial Bank Branch Offices in Bihar**

Years (End March)	Total	Percentage Growth Rate	Percentage distribution of branches by location			
			Rural	Semi- urban	Urban	All
2008	3792	2.16	61.6	21.0	17.4	100.0
2009	3942	3.96	59.7	21.7	18.6	100.0
2010	4180	5.43	57.4	22.8	19.8	100.0
2011	4388	4.98	56.2	23.6	20.2	100.0
2012	4701	7.13	54.8	24.4	20.8	100.0
2013	5008	6.53	54.0	25.2	20.8	100.0

Source : Statistical Tables Relating to Banks in India, 2012-13, RBI

**Table 6.2 : Distribution of Branches of Commercial Banks among States (2012-13)**

States	Percentage Share in State Total			State Total	Percentage Share in India
	Rural	Semi Urban	Urban		
Andhra Pradesh	34.0	25.0	41.0	9165	8.3
<b>Bihar</b>	<b>54.0</b>	<b>25.2</b>	<b>20.8</b>	<b>5008</b>	<b>4.6</b>
Gujarat	32.4	25.2	42.4	6094	5.5
Haryana	33.1	24.2	42.6	3431	3.1
Himachal Pradesh	73.5	20.1	6.4	1265	1.2
Jharkhand	48.5	24.4	27.1	2384	2.2
Karnataka	34.3	21.7	44.0	7827	7.1
Kerala	6.9	67.3	25.8	5452	5.0
Madhya Pradesh	38.5	27.6	33.9	5105	4.6
Maharashtra	24.8	20.6	54.7	10314	9.4
Odisha	53.5	25.3	21.2	3568	3.2
Punjab	35.5	31.6	32.9	4905	4.5
Rajasthan	39.5	29.4	31.2	5389	4.9
Tamil Nadu	27.1	32.7	40.1	8281	7.5
Uttar Pradesh	45.6	20.6	33.8	13167	12.0
Uttarakhand	46.9	31.0	22.1	1593	1.5
West Bengal	41.4	14.5	44.0	6413	5.8
<b>India</b>	<b>39439</b>	<b>28691</b>	<b>41681</b>	<b>109811</b>	<b>100.0</b>

Source : Statistical Tables Relating to Banks in India, 2012-13, RBI

### Cooperative Banks

The data for the State and District Central Cooperative Banks are shown in Table 6.3. It emerges from the table that the growth in the number of State and District Central Cooperative Banks in the country as a whole has been minimal; however, in Bihar, there has been no expansion at all. The total number of cooperative bank branches in Bihar was 295, both in 2011 and 2012.

**Table 6.3 : Number of Branches of State and District Central Cooperative Banks (As on March 31)**

State	State Co-operative Banks		District Central Co-operative Banks		Total	
	2011	2012	2011	2012	2011	2012
Andhra Pradesh	26	24	569	571	595	595
<b>Bihar</b>	<b>16</b>	<b>16</b>	<b>279</b>	<b>279</b>	<b>295</b>	<b>295</b>
Gujarat	1	1	1182	1191	1183	1192
Haryana	13	13	594	594	607	607
Himachal Pradesh	175	175	183	187	358	362
Jharkhand	\$	\$	114	114	114	114
Karnataka	38	40	608	605	646	645
Kerala	20	20	670	670	690	690
Madhya Pradesh	20	20	807	835	827	855
Maharashtra	53	53	3705	3728	3758	3781
Odisha	14	14	322	323	336	337
Punjab	20	20	807	805	827	825
Rajasthan	13	16	409	414	422	430
Tamil Nadu	46	46	738	738	784	784
Uttar Pradesh	29	29	1302	1350	1331	1379
Uttarakhand	15	15	205	232	220	247
West Bengal	43	43	281	322	324	365
<b>India</b>	<b>987</b>	<b>999</b>	<b>13118</b>	<b>13302</b>	<b>14105</b>	<b>14301</b>

Source : Statistical Tables Relating to Banks in India, 2012-13, RBI

### Regional Rural Banks (RRBs)

With the promulgation of Regional Rural Banks (RRB) Act of 1976, the regional rural banks came into existence to channel resources towards agricultural and rural credit. With equity holdings by the central government, the concerned state governments and the sponsoring banks in the proportion of 50:15:35 respectively, the RRBs provide a multi-agency approach for agricultural and rural credit in India.

The data for RRBs are shown in Tables 6.4 and 6.5. At the end of March, 2012, Bihar had 1594 RRB branches; by September, 2013, the number had increased to 1718. Uttar Bihar Gramin Bank alone accounted for 58 percent of the total RRB branches in the state. While the total number of branches of RRBs had increased by 7.8 percent over the previous year, the deposits of RRBs in Bihar increased by Rs 948 crore (6.3 percent), and credits increased by Rs 823 crore (11.7 percent), as shown in Table 6.5. In 2011-12, the deposits and credits grew at much higher rates of 9.8 percent and 11.8 percent respectively. Further, the growth rates in both deposits and credits in Bihar were among the lowest in the country. The growth of deposits and credits in 2012-13 was also much less than the peak achieved in 2008-09, when deposits had increased by Rs 3200 crore and credits by Rs 1600 crore. It is to be noted that less



than 50 percent of what the rural economy of Bihar deposits with the RRBs flows back to it in the form of credit. After 2008-09, the growth in deposits of RRBs has slowed down steeply; from a high growth of about 23 percent in 2008-09, it had fallen to 6.3 percent in 2012-13.

**Table 6.4 : Number of RRBs Branches in Bihar (As on September, 2013)**

	Rural	Semi-Urban	Urban	Total
Madhya Bihar Gramin Bank	407	42	25	474
Bihar Kshetriya Gramin Bank	178	59	6	243
Uttar Bihar Gramin Bank	860	94	47	1001
<b>Total</b>	<b>1445</b>	<b>195</b>	<b>78</b>	<b>1718</b>

**Table 6.5 : Deposit and Credit of Regional Rural Banks**

(Rs. crore)

State	2011-12		2012-13		Percentage Increase	
	Total Deposits	Total Credit	Total Deposits	Total Credit	Total Deposits	Total Credit
Andhra Pradesh	15258	16756	17403	20555	14.1	22.7
<b>Bihar</b>	<b>15076</b>	<b>7044</b>	<b>16024</b>	<b>7867</b>	<b>6.3</b>	<b>11.7</b>
Gujarat	5427	2506	6122	3195	12.8	27.5
Haryana	7027	4873	8485	5546	20.7	13.8
Himachal Pradesh	1914	819	2073	898	8.3	9.6
Jharkhand	3702	1295	3961	1471	7.0	13.6
Karnataka	15009	13053	17728	15143	18.1	16.0
Kerala	5508	6127	6821	7560	23.8	23.4
Madhya Pradesh	11172	5931	12686	7110	13.6	19.9
Maharashtra	5569	3312	6208	4275	11.5	29.1
Odisha	9703	5643	10073	6149	3.8	9.0
Punjab	3501	2620	3878	3094	10.8	18.1
Rajasthan	11375	8230	12415	9270	9.1	12.6
Tamil Nadu	3372	4343	3941	5262	16.9	21.2
Uttar Pradesh	39227	20364	44349	23261	13.1	14.2
Uttarakhand	1837	1011	2163	1245	17.7	23.1
West Bengal	10865	5248	12178	5978	12.1	13.9
<b>India</b>	<b>183009</b>	<b>116567</b>	<b>206461</b>	<b>136690</b>	<b>12.8</b>	<b>17.3</b>

Source : Statistical Tables Relating to Banks in India, 2012-13, RBI

The deposits of RRBs equalled for 31.9 percent of the total rural deposits of all scheduled commercial banks in India as of March 2012, compared to 33.2 percent a year ago; for Bihar, this ratio stood at 43.3 percent (2012), compared to 45.7 percent (2011) (Table 6.6). The rural deposits of the scheduled commercial banks constituted only 24.7 percent of the total bank deposits in Bihar in 2011-12, compared to 21.0 percent in 2010-11. Bihar accounted for about 6.1 percent of all rural deposits of the scheduled commercial banks in the country in both these years and the total amount of rural deposits of such banks in Bihar amounted to Rs. 34,840 crore. The volume of rural deposits with scheduled commercial banks in Bihar in March 2012 was much more than in many states, including Andhra Pradesh, Gujarat, Maharashtra and

Tamil Nadu; but way behind those of Uttar Pradesh and West Bengal. The deposits in the savings bank constituted bulk (65.9 percent) of the total rural deposits of scheduled commercial banks in Bihar (March 2012).

**Table 6.6 : Rural Deposits of Scheduled Commercial Banks by Type of Deposit (as March, 2012)**

STATE	No. of Branch	Current		Savings		Term		Total	
		No. of Accounts (lakh)	Amount (Rs crore)	No. of Accounts (lakh)	Amount (Rs crore)	No. of Accounts (lakh)	Amount (Rs crore)	No. of Accounts (lakh)	Amount (Rs crore)
Andhra Pradesh	2560	3.76	1511	193.28	11991	26.23	16557	223.26	30059
<b>Bihar</b>	<b>2435</b>	<b>7.61</b>	<b>2019</b>	<b>170.88</b>	<b>22947</b>	<b>18.66</b>	<b>9874</b>	<b>197.16</b>	<b>34840</b>
Gujarat	1591	2.05	1198	78.15	12731	22.31	19988	102.51	33918
Haryana	813	3.59	916	48.67	9010	5.34	7615	57.60	17541
Himachal Pradesh	798	4.24	875	37.37	7558	13.88	12021	55.49	20453
Jharkhand	1024	1.24	768	69.68	9460	10.05	6688	80.97	16916
Karnataka	2198	2.53	1505	135.72	10819	25.34	16316	163.58	28639
Kerala	353	0.53	206	20.16	2793	4.20	4776	24.89	7774
Madhya Pradesh	1766	2.63	933	115.34	10516	13.04	8418	131.01	19867
Maharashtra	2226	3.27	2655	122.73	14516	17.29	17090	143.29	34261
Odisha	1722	2.44	1404	123.57	14531	19.48	10064	145.48	25999
Punjab	1284	9.10	1156	69.17	16055	13.36	18690	91.62	35902
Rajasthan	1835	4.20	852	98.42	11456	14.62	10273	117.23	22581
Tamil Nadu	1792	2.88	1546	141.24	13629	18.87	18839	162.99	34014
Uttar Pradesh	5083	13.33	3665	552.04	55993	40.93	27716	606.31	87374
Uttarakhand	611	1.64	478	31.96	6752	7.43	5683	41.03	12912
West Bengal	2435	4.63	1676	194.81	23149	37.92	22776	237.35	47601
<b>India</b>	<b>33367</b>	<b>76.74</b>	<b>28561</b>	<b>2413.95</b>	<b>286002</b>	<b>340.03</b>	<b>258623</b>	<b>2830.72</b>	<b>573186</b>

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, RBI

### Employees of Scheduled Commercial Banks

From Table 6.7, it can be seen that there were 37,091 bank employees in Bihar in March 2012 (36,362 in March 2011) and 42.6 percent of them belonged to the category of officers, up from 41.4 percent in the previous year. Bihar accounted for only 3.2 percent of all the employees of scheduled commercial banks in India in March, 2012. From Table 6.8, it is seen that the total number of female employees of scheduled commercial banks in Bihar in 2012 was 3108, an improvement over 2011 when it was 2443 only. Female employees of scheduled commercial banks in Bihar account for a share of only 1.4 percent of all female employment in the scheduled commercial banks in the country.

**Table 6.7 : Distribution of Employees of SCBs (March 31, 2012)**

State	Officers		Clerks		Sub-ordinates		Total
	Number	Percentage Share	Number	Percentage Share	Number	Percentage Share	Number
Andhra Pradesh	38203	47.2	28,337	35.0	14,332	17.7	80872
<b>Bihar</b>	<b>15795</b>	<b>42.6</b>	<b>13,607</b>	<b>36.7</b>	<b>7,689</b>	<b>20.7</b>	<b>37091</b>
Chhattisgarh	25342	42.6	23,013	38.7	11,143	18.7	59498
Gujarat	15540	46.8	12,711	38.3	4,919	14.8	33170
Haryana	3527	41.1	3,182	37.1	1,875	21.8	8584
Jharkhand	8521	44.9	7,160	37.7	3,295	17.4	18976
Karnataka	35874	46.7	28,967	37.7	12,058	15.7	76899
Kerala	22776	44.6	21,306	41.8	6,944	13.6	51026
Madhya Pradesh	19240	43.0	17,110	38.3	8,363	18.7	44713
Maharashtra	83796	48.9	62,357	36.4	25,156	14.7	171309
Odisha	12732	37.4	12,954	38.1	8,327	24.5	34013
Punjab	21853	31.3	40,419	58.0	7,451	10.7	69723
Rajasthan	19067	45.7	14,770	35.4	7,909	18.9	41746
Tamil Nadu	38295	44.5	34,926	40.6	12,786	14.9	86007
Uttar Pradesh	45746	42.5	41,798	38.8	20,151	18.7	107695
Uttarakhand	5330	42.7	4,681	37.5	2,484	19.9	12495
West Bengal	30760	26.0	71,945	60.8	15,712	13.3	118417
<b>India</b>	<b>502938</b>	<b>42.8</b>	<b>481,421</b>	<b>41.0</b>	<b>190,790</b>	<b>16.2</b>	<b>1175149</b>

Source : Statistical Tables Relating to Banks in India, 2012-13, RBI

**Table 6.8 : Distribution of Female Employees of SCBs (March 31, 2012)**

State	Officers		Clerks		Sub-ordinates		Total
	Number	Percentage Share	Number	Percentage Share	Number	Percentage Share	Number
Andhra Pradesh	5902	36.9	7530	47.1	2568	16.1	16000
<b>Bihar</b>	<b>1377</b>	<b>44.3</b>	<b>1368</b>	<b>44.0</b>	<b>363</b>	<b>11.7</b>	<b>3108</b>
Gujarat	2846	31.5	5099	56.4	1100	12.2	9045
Haryana	2847	50.8	2082	37.2	672	12.0	5601
Himachal Pradesh	356	30.2	453	38.5	368	31.3	1177
Jharkhand	1035	40.4	1302	50.9	222	8.7	2559
Karnataka	6773	33.9	11427	57.2	1771	8.9	19971
Kerala	6223	35.8	9531	54.8	1629	9.4	17383
Madhya Pradesh	2276	33.9	3868	57.7	563	8.4	6707
Maharashtra	19106	42.2	23096	51.0	3041	6.7	45243
Odisha	1346	31.2	2106	48.8	867	20.1	4319
Punjab	3160	40.6	3303	42.4	1320	17.0	7783
Rajasthan	1872	40.7	1960	42.6	765	16.6	4597
Tamil Nadu	7772	34.0	12873	56.4	2187	9.6	22832
Uttar Pradesh	4617	41.3	5030	45.0	1543	13.8	11190
Uttarakhand	588	33.9	863	49.8	283	16.3	1734
West Bengal	3970	40.3	4383	44.5	1486	15.1	9839
<b>India</b>	<b>84375</b>	<b>39.2</b>	<b>107826</b>	<b>50.1</b>	<b>23113</b>	<b>10.7</b>	<b>215314</b>

Source : Statistical Tables Relating to Banks in India, 2012-13, RBI

## 6.2 Deposits and Credits

### Per Capita Deposits and Credits of Scheduled Commercial Banks

Table 6.9 shows the deposits and credits of scheduled commercial banks in Bihar vis-à-vis other states and their shares in the total deposits and credits in the country. From this table, it is seen that there has been a significant growth (16.9 percent) in total deposits in Bihar in 2012-13 (Rs. 1,65,209 crore) over the previous year (Rs. 1,41,308 crore). Simultaneously, credit in 2012-13 has also expanded by more than Rs. 8500 crore, implying a growth of 20.9 percent. Bihar's share in the total deposits of scheduled commercial banks increased slightly from 2.29 percent in 2012 to 2.34 percent in 2013, and its share of credit also improved marginally from 0.86 percent to 0.90 percent in this period. Thus, the total bank credit in Bihar does not account for even 1 percent of the total bank credits in the country.

**Table 6.9 : Statewise Deposits and Credit of Scheduled Commercial Banks in India (March 31)**

State	Deposits				Credits				CDR
	Amount (Rs. crore)	Percentage Share	Amount (Rs. crore)	Percentage Share	Amount (Rs. crore)	Percentage Share	Amount (Rs. crore)	Percentage Share	
	2012		2013		2012		2013		
Andhra Pradesh	346800	5.62	398497	5.65	381406	7.97	438107	7.96	109.94
<b>Bihar</b>	<b>141308</b>	<b>2.29</b>	<b>165209</b>	<b>2.34</b>	<b>41151</b>	<b>0.86</b>	<b>49735</b>	<b>0.90</b>	<b>30.10</b>
Gujarat	306113	4.96	361054	5.12	213447	4.46	260642	4.73	72.19
Haryana	146703	2.38	169911	2.41	115923	2.42	129274	2.35	76.08
Himachal Pradesh	38432	0.62	45528	0.65	14283	0.30	15772	0.29	34.64
Jharkhand	88921	1.44	105701	1.50	29899	0.63	33415	0.61	31.61
Karnataka	411724	6.67	464639	6.59	290806	6.08	331540	6.02	71.35
Kerala	200573	3.25	234217	3.32	151526	3.17	171712	3.12	73.31
Madhya Pradesh	168953	2.74	200820	2.85	94954	1.99	115776	2.10	57.65
Maharashtra	1593694	25.81	1785043	25.31	1387777	29.02	1576489	28.63	88.32
Odisha	125420	2.03	143978	2.04	58846	1.23	66325	1.20	46.07
Punjab	174433	2.83	200680	2.85	142352	2.98	162550	2.95	81.00
Rajasthan	151983	2.46	177139	2.51	136996	2.86	163268	2.97	92.17
Tamil Nadu	401182	6.50	446577	6.33	465897	9.74	549245	9.97	122.99
Uttar Pradesh	434732	7.04	515015	7.30	190455	3.98	224708	4.08	43.63
Uttarakhand	56735	0.92	66453	0.94	20206	0.42	23147	0.42	34.83
West Bengal	378078	6.12	438344	6.22	237330	4.96	269934	4.90	61.58
<b>India</b>	<b>6174147</b>	<b>100.0</b>	<b>7051332</b>	<b>100.0</b>	<b>4782775</b>	<b>100.0</b>	<b>5506496</b>	<b>100.0</b>	<b>78.09</b>

Source : Statistical Tables Relating to Banks in India, 2012-13, RBI

From the above table, one can also note that the Credit-Deposit (CD) ratio of scheduled commercial banks in Bihar in 2012-13 was the lowest (30.10 percent) among all major states in India, as in the previous years. It was nowhere near the national average of 78.09 percent, not to mention the high CD ratios of Tamil Nadu (122.99 percent), Andhra Pradesh (109.94 percent), Rajasthan (92.17 percent) or Maharashtra (88.32 percent).

Chart 6.1 : Deposits and Credits of Scheduled Commercial Banks as on March 2013 (Rs Crore)

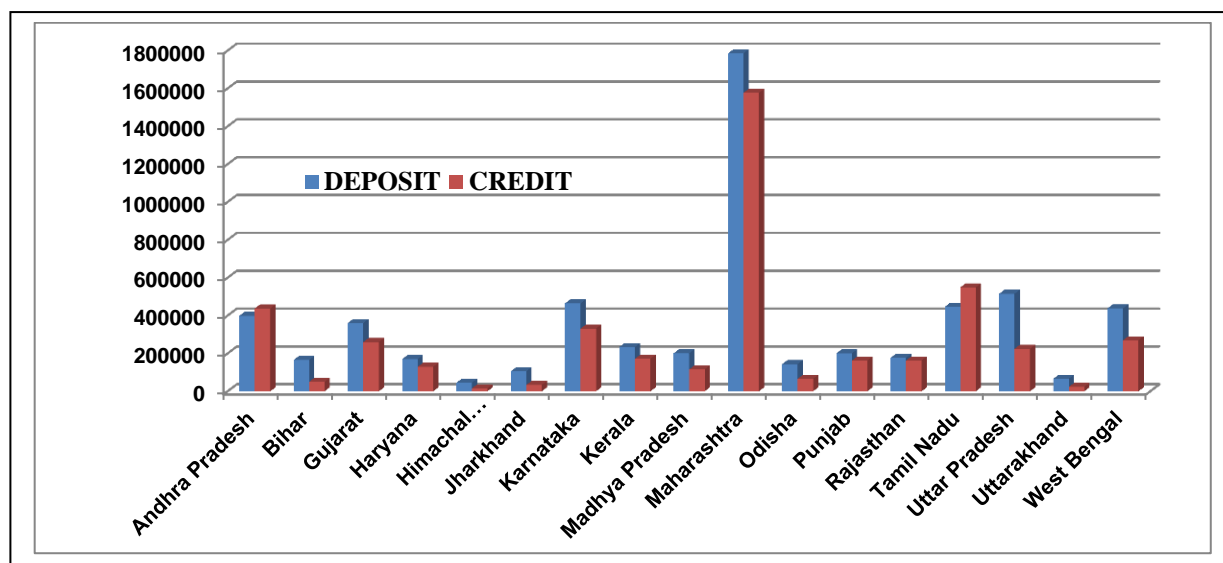
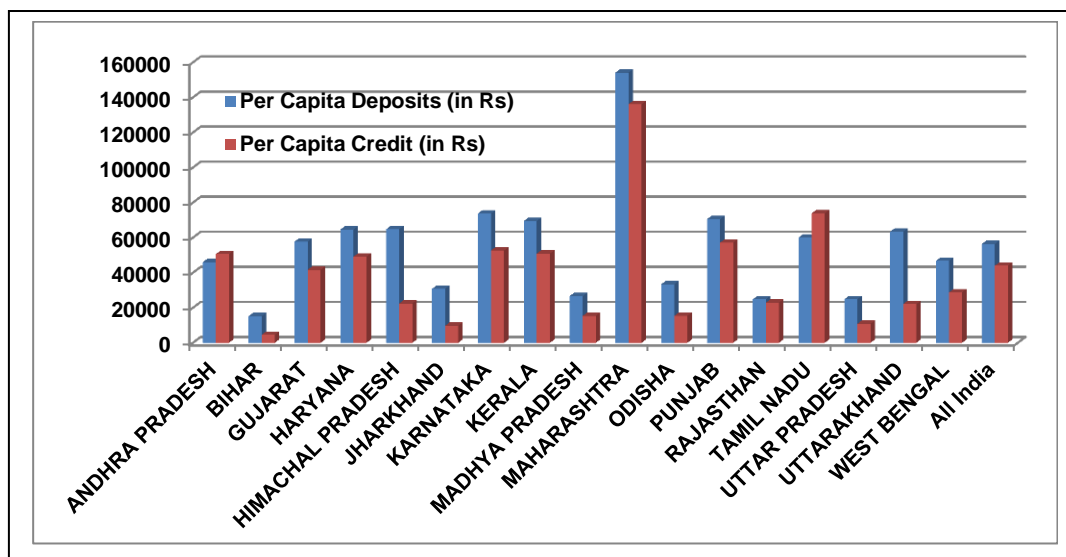


Table 6.10 : Statewise Per Capita Deposits and Credit of Scheduled Commercial Banks in India (March 31)

State	Population per office		Per capita deposit (Rs.)		Deposit per branch (Rs. Lakh)		Per capita credit (Rs.)		Credit per branch (Rs. Lakh)	
	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013
Andhra Pradesh	10773	9909	40507	46029	4364	4561	44549	50604	4799	5014
<b>Bihar</b>	<b>23577</b>	<b>22491</b>	<b>13310</b>	<b>15215</b>	<b>3138</b>	<b>3422</b>	<b>3876</b>	<b>4580</b>	<b>914</b>	<b>1030</b>
Gujarat	11643	10784	49806	57716	5799	6224	34729	41664	4043	4493
Haryana	8961	7988	56806	64591	5090	5160	44888	49143	4022	3926
Himachal Pradesh	6104	5683	55380	64818	3380	3683	20582	22455	1256	1276
Jharkhand	15884	15058	26431	30788	4198	4636	8887	9733	1412	1466
Karnataka	9110	8554	66364	73794	6046	6312	46873	52655	4270	4504
Kerala	7014	6473	59789	69487	4193	4498	45169	50943	3168	3298
Madhya Pradesh	16075	15362	22848	26662	3673	4096	12841	15371	2064	2361
Maharashtra	12600	11846	139715	154165	17604	18263	121663	136154	15329	16129
Odisha	13301	12498	29503	33419	3924	4177	13842	15395	1841	1924
Punjab	6794	6150	62140	70556	4222	4339	50711	57150	3445	3515
Rajasthan	14771	13745	21721	24828	3208	3412	19579	22883	2892	3145
Tamil Nadu	10096	9493	54786	60079	5531	5703	63624	73892	6424	7015
Uttar Pradesh	17575	16399	21385	24873	3758	4079	9369	10852	1647	1780
Uttarakhand	7339	6797	55098	63407	4044	4310	19623	22086	1440	1501
West Bengal	15967	15195	40855	46756	6523	7104	25646	28792	4095	4375
<b>India</b>	<b>12808</b>	<b>11951</b>	<b>50183</b>	<b>56380</b>	<b>6427</b>	<b>6738</b>	<b>38874</b>	<b>44028</b>	<b>4979</b>	<b>5262</b>

Source : Statistical Tables Relating to Banks in India, 2012-13, RBI

Chart 6.2 : Per capita Deposits and Credit of SCBs as on March 31, 2013 (Rs.)



The per capita deposits and credits of scheduled commercial banks in the major Indian states are shown in Table 6.10. It is again seen that, both in terms of per capita deposit and per capita credit, Bihar ranks the lowest among the major Indian states. The average population served by a bank office in Bihar (22.5 thousand) also remains the highest in the country, and far higher than the national average (12.0 thousand). While the per capita deposit in scheduled banks of Bihar has increased by Rs 1905 in 2013 compared to an increase of Rs. 2078 a year before, the increase in per capita credit was about one-third of this (Rs 704), only a little more than the previous year's increase of Rs 619. Again, while the deposits per branch increased by Rs 311 lakh, the credit per branch has increased by only Rs 283 lakh. The credit flowing into any economy depends on its demand as well as absorption capacity which, in turn, are determined by various factors including availability of physical infrastructure, skill and education of local workers, and extent of local entrepreneurial venture. These endowments may not be high in Bihar, but banks also need to take more pro-active measures in increasing the credit flow by opening more branches in the unbanked areas, and relaxing some of their stringent credit norms. It has been noted earlier that the expansion of bank branches in Bihar in 2011-12 has been skewed in favour of urban and semi-urban areas, which already had relatively better banking facilities.

#### Credit Deposit Ratio of All Banks

The Credit-Deposit (CD) ratios in Bihar since 2001-02, according to data released by the State Level Banker's Committee (SLBC) chaired by the State Bank of India, are presented in Table 6.11. As per this data, in March 2013, the CD ratio of Bihar was 40.59 percent, higher than 36.70 percent prevailing in March 2012. In September, 2013, it was marginally lower at 40.52

percent. Even though there has been some improvement in CDR in recent years, its low level continues to plague the banking scenario in Bihar.

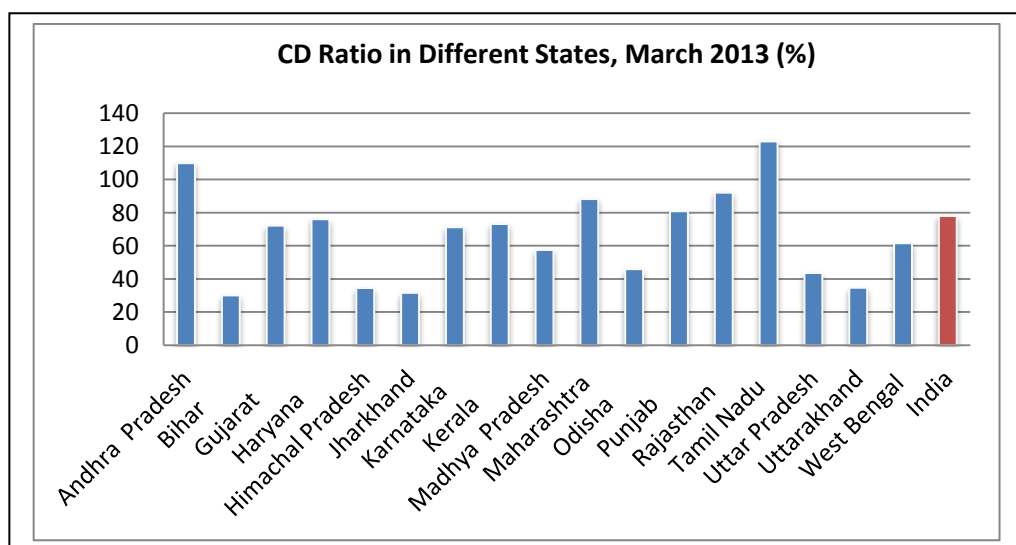
**Table 6.11 : CD Ratio of All Banks in Bihar**

Year	Deposit (Rs. crore)	Credit (Rs. crore)	CD Ratio
2001-02	30482	6946	22.79
2002-03	33815	8089	23.92
2003-04	35824	9604	26.81
2004-05	40295	12031	29.86
2005-06	46134	14808	32.10
2006-07	56342	19048	33.81
2007-08	68244	22077	32.35
2008-09	83048	24051	28.96
2009-10	98588	31679	32.13
2010-11	113909	38723	33.99
2011-12	138163	50704	36.70
2012-13	161036	65364	40.59
2013-14 (upto Sep, 2013)	169772	68791	40.52

Source: State Level Bankers' Committee

Note : As per the RBI data given in Table 6.9, CD Ratio of Bihar is only 30.10 percent as of March, 2013. The difference is mainly due to the inclusion of funds loaned by banks under the RIDF Scheme (discussed in Section 6.6). Excluding the RIDF, the CD ratio would be 38.40 per cent as shown in Table 6.12. Also Table 6.9 contains data only for the commercial banks in Bihar, while Table 6.11 contains data for all banks in Bihar including RRBs and Cooperative Banks.

**Chart 6.3 : CD Ratio of Major Indian States as on March 31, 2013 (percent)**

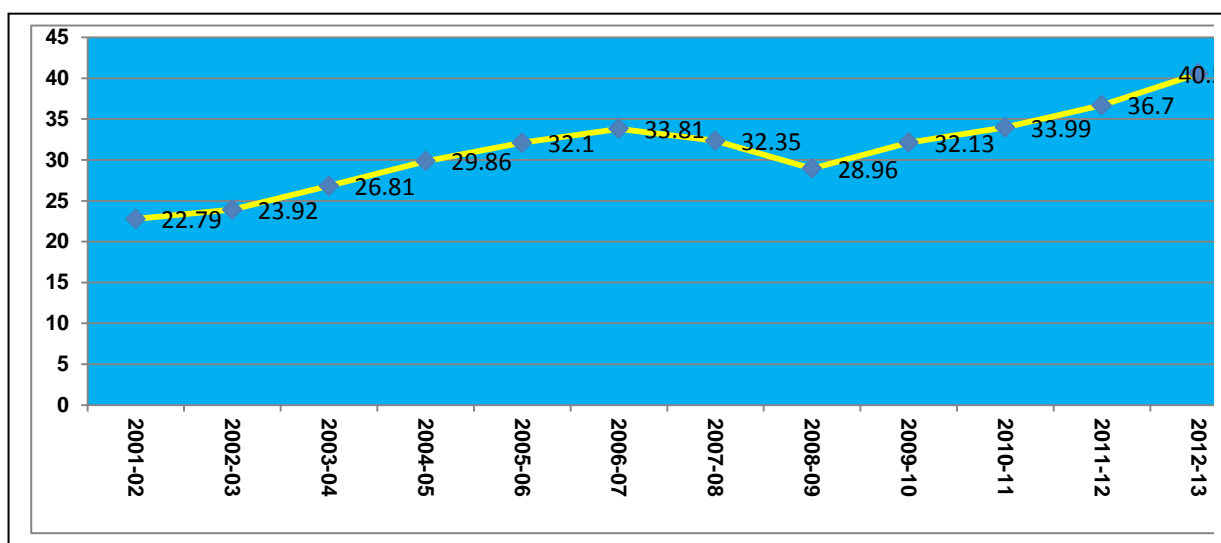


In absolute terms, the low CD ratio means that, if the current CD ratio of about 40 percent in the state were to increase to the national level of around 78 percent, investments in the state



would go up by as much as Rs. 63,000 crore; this is more than the current annual plan outlay of the state and it could provide the much-needed impetus to economic activities. Even a modest CD ratio of 50 percent in Bihar would boost local investments by nearly Rs. 16,000 crore. The low disbursement of credit also indicates that either the industrial activities are stagnating, or the credit requirements of the enterprises are being met at higher rates of interest from private lending agencies, eating into their profitability. This naturally is a serious hindrance to industrial growth in the state. Further, this also indicates flight of capital away from an already disadvantaged state.

**Chart 6.4 : CD Ratio of Bihar (percent)**



The CD ratios in Bihar by the bank groups and bank locations are shown in Table 6.12. The CD ratios of scheduled commercial banks in different states are shown in Table 6.13. In March 2013, the CD ratio in Bihar was the highest (87.52 percent) for the Cooperative Banks, followed by Regional Rural Banks (48.51 percent) and trailed by the Commercial Banks (36.10 percent). Though the volume of business of the Cooperative Banks was much lower than the Commercial Banks or the RRBs, its CD ratios were the highest in every category, no doubt in accordance with the objectives of such banks. The respective shares in total credit were 5.1 percent (Cooperative Banks), 14.3 percent (Regional Rural Banks) and 80.6 percent (Scheduled Commercial Banks). All the above three categories of banks have improved their CD ratio in the current year. The combined credits or deposits of the regional rural banks and cooperative banks were a fraction of the total credits and deposits of the scheduled commercial banks; consequently, unless the CD ratio of the latter improves significantly, the overall CD ratio in the state is unlikely to improve. It should, however, be noted here that once investment is also taken into account along with credit, the ICD, ratios i.e. Investment plus Credit to Deposit ratios improve significantly for the SCBs because of their high investment portfolios.

**Table 6.12 : Bank Groupwise and Areawise CD Ratio in Bihar (2012-13)**

Bank Groups	Area	Deposits (Rs. crore)	Credits (Rs. crore)	CD Ratio	Investment (Rs. crore)	ICD Ratio
Commercial Bank	Rural	29554.3	10823.61	36.62	-	-
	Semi-Urban	36119.96	10962.84	30.35	-	-
	Urban	75792.9	22736.51	30.00	-	-
	<b>Total</b>	<b>141467.2</b>	<b>44522.96</b>	<b>31.47</b>	<b>6545.42</b>	<b>36.10</b>
RRB	Rural	11243.93	6021.73	53.56	-	-
	Semi -Urban	3067.47	1206.76	39.34	-	-
	Urban	1968.93	668.69	33.96	-	-
	<b>Total</b>	<b>16280.33</b>	<b>7897.18</b>	<b>48.51</b>	<b>1</b>	<b>48.51</b>
Cooperative Bank	Rural	871.14	902.43	103.59	-	-
	Semi-Urban	757.5	509.78	67.30	-	-
	Urban	1659.49	1421.86	85.68	-	-
	<b>Total</b>	<b>3288.13</b>	<b>2834.07</b>	<b>86.19</b>	<b>43.73</b>	<b>87.52</b>
All Banks	Rural	41669.37	17747.77	42.59	-	-
	Semi-Urban	39944.93	12679.38	31.74	-	-
	Urban	79421.32	24827.06	31.26	-	-
	<b>Total</b>	<b>161035.62</b>	<b>55254.21</b>	<b>34.31</b>	<b>6590.15</b>	<b>38.40</b>

Source : State Level Bankers' Committee

As on March 2013, the aggregate deposits of all banks in Bihar were Rs. 1,61,035 crore, against a credit of Rs 55,254 crore, giving a CD ratio of 38.40 percent, substantially higher than the 32.82 percent achieved in September, 2011. As observed earlier, the deposits and credits of the scheduled commercial banks in Bihar constitute 2.3 percent and 0.9 percent of the total deposits and the total credits respectively in the country, and these shares were the lowest among all major Indian states. An adequate investment in the state is essential for productive economic activities, but at this rate, any meaningful investment will take a long time to come. Bihar's share in the total deposits of the country has declined from 2.6 to 2.3 percent during the last 7 years, while the share of its credit has declined from 1.0 percent to 0.9 percent during the same period.

The CD ratio is conventionally calculated on the basis of credit sanctions. This indicates the extent to which the banks employ the deposits mobilized in a state to meet local credit demands. A low CD ratio based on credit sanctions would indicate the migration of deposits from one state to another, while a low CD ratio based on credit utilization would indicate the migration of credit. A comparison between these two types of ratios, therefore, assumes importance. For the country as a whole, these two ratios would evidently be identical, but the utilization ratio may be larger in respect of less developed states. This was indeed the case in Bihar upto 2008 when the CD ratio based on sanctioned credit was 28.2 percent, but the ratio based on utilisation was 45.0 percent. This advantage was lost in both 2009 and 2010 when the two ratios were nearly the same. But both in 2011 and 2012, however, there was an

improvement, as the CD ratio based on utilisation was higher than the same based on sanction (Table 6.13).

**Table 6.13 : CD Ratio of the Scheduled Commercial Banks as on March 31**

	2011		2012		2013
	As per Sanction	As per Utilization	As per Sanction	As per Utilization	As per Sanction
Andhra Pradesh	109.7	114.9	111.3	119.8	109.9
<b>Bihar</b>	<b>29.5</b>	<b>31.6</b>	<b>29.7</b>	<b>31.7</b>	<b>30.1</b>
Gujarat	66.2	74.4	70.4	78.1	72.2
Haryana	71.7	85.6	79.4	94.5	76.1
Himachal Pradesh	41.6	48.6	38.9	45.0	34.6
Jharkhand	34.4	35.6	33.9	34.3	31.6
Karnataka	72.7	76.3	71.4	74.7	71.4
Kerala	73.1	73.8	76.4	75.7	73.3
Madhya Pradesh	55.6	60.1	56.6	60.7	57.7
Maharashtra	83.0	75.0	91.8	82.5	88.3
Odisha	52.5	55.7	47.3	50.6	46.1
Punjab	77.8	92.9	80.9	83.2	81.0
Rajasthan	90.4	95.8	90.9	96.1	92.2
Tamil Nadu	115.1	119.4	116.9	119.5	123.0
Uttar Pradesh	44.0	48.2	44.0	47.4	43.6
Uttarakhand	35.4	39.1	35.6	39.0	34.8
West Bengal	63.7	65.1	63.8	65.1	61.6
<b>India</b>	<b>75.6</b>	<b>75.6</b>	<b>79.0</b>	<b>79.0</b>	<b>78.1</b>

Source : Report on Trend and Progress of Banking in India 2012-13, RBI

#### Investment Plus Credit to Deposit (ICD) Ratio

The banks assist the economy not simply by giving credit, but also by investing a part of their investable funds in state government securities and in shares and bonds of state undertakings, quasi-government bodies and joint stock companies. Therefore, the total involvement of the banks in the economic activities of a state is truly reflected not by CD ratios alone, but by the Investment plus Credit to Deposit (ICD) ratios. From Table 6.14, it is seen that, if the ICD ratio is taken into account, then there is a narrowing down of the inter-state disparities indicated by CD ratios. The ICD ratios in respect of the relatively less developed states were generally higher than their respective CD ratios whereas, for the developed states, the differences were not much. As of March 2012, Bihar had an ICD ratio of 38.5 percent by utilisation, compared to its ICD ratio of 36.5 percent by sanction. The ICD ratio of Bihar, however, is much lower compared to that of states like Rajasthan (110.5 percent), Tamil Nadu (128.7 percent), Gujarat (89.3 percent) or Karnataka (79.0 percent), as well as the national average (85.2 percent) in March 2012. The ICD ratio in Bihar has actually dropped from its high level of 52.8 percent in 2008 to less than 40 percent in 2012.

**Table 6.14 : ICD Ratios of Scheduled Commercial Banks**

	Investment plus Credit-Deposit Ratio				Investment plus Credit plus RIDF-Deposit Ratio			
	March 2011		March 2012		March 2011		March 2012	
	As per Sanction	As per Utilization	As per Sanction	As per Utilization	As per Sanction	As per Utilization	As per Sanction	As per Utilization
Andhra Pradesh	120.3	125.5	122.2	130.7	121.8	127.0	123.6	132.1
<b>Bihar</b>	<b>36.9</b>	<b>39.0</b>	<b>36.5</b>	<b>38.5</b>	<b>38.4</b>	<b>40.5</b>	<b>38.3</b>	<b>40.3</b>
Gujarat	76.1	84.3	81.6	89.3	77.7	85.9	83.1	90.8
Haryana	78.5	92.4	88.0	103.1	79.3	93.2	88.8	104.0
Himachal Pradesh	58.0	65.0	54.4	60.6	61.1	68.2	57.8	63.9
Jharkhand	40.9	42.0	39.7	40.1	42.8	44.0	41.9	42.3
Karnataka	76.8	80.4	75.6	79.0	77.5	81.1	76.3	79.7
Kerala	81.5	82.2	86.7	86.1	82.2	83.0	87.5	86.9
Madhya Pradesh	63.3	67.8	64.5	68.6	65.1	69.6	66.6	70.7
Maharashtra	85.5	77.5	94.7	85.3	85.7	77.6	94.9	85.6
Odisha	54.9	58.0	49.1	52.4	56.8	60.0	51.3	54.6
Punjab	88.5	103.6	92.6	94.9	89.7	104.7	93.8	96.1
Rajasthan	105.8	111.2	105.3	110.5	108.0	113.4	107.9	113.1
Tamil Nadu	123.5	127.7	126.1	128.7	124.5	128.7	127.1	129.7
Uttar Pradesh	50.7	55.0	51.7	55.1	51.8	56.1	53.0	56.4
Uttarakhand	44.3	48.0	44.7	48.1	46.1	49.8	46.8	50.2
West Bengal	73.6	75.0	74.5	75.7	74.4	75.8	75.3	76.5
<b>India</b>	<b>81.2</b>	<b>81.2</b>	<b>85.2</b>	<b>85.2</b>	<b>82.4</b>	<b>82.4</b>	<b>86.4</b>	<b>86.4</b>

Source : Report on Trend and Progress of Banking in India 2012-13, RBI

In order to incentivise the better performing banks, the state government has launched a ranking scheme for banks, based on their performance in Annual Credit Plan (ACP), CD ratio, agricultural credit and other relevant parameters. The performance of the scheme can be assessed at the end of the financial year.

#### CD Ratio of Districts

Table 6.15 depicts the CD ratios of all Scheduled Commercial Banks as well as the Regional Rural Banks in all the 38 districts of Bihar as on September 2013. From the table, it can be seen that the CD ratios across the districts showed wide variation, from a low of 22.15 percent in Siwan to a high of 56.02 percent in Kishanganj. As of September 2013, it was less than 30 percent in 7 of the state's 38 districts (Arawal, Bhojpur, Bhagalpur, Madhubani, Munger, Saran and Siwan). It was above 40 percent in 11 districts (Araria, Begusarai, Kaimur, Kishanganj, Khagaria, Katihar, Purnea, Rohtas, Samastipur, Sheohar, East Champaran and West Champaran). However, the high CD ratios in some districts are sometimes related to high Non-Performing Assets (NPA) of many banks, including cooperative banks; they do not necessarily reflect the banks' increased credit flow in the district.

**Table 6.15 : Districtwise CD Ratio**

District	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14 (Sep, 13)
Patna	32.18	27.64	25.11	24.18	26.53	31.33	33.13	31.75
Nalanda	27.44	25.77	24.59	27.13	29.75	30.87	32.22	33.83
Bhojpur	24.95	24.51	20.74	24.5	23.90	25.17	24.53	24.94
Buxar	31.08	30.99	24.17	31.48	31.56	32.23	31.65	32.08
Rohtas	39.79	40.5	36.24	36.02	38.37	40.04	40.20	42.01
Kaimur	46.06	43.04	47.13	48.16	52.16	49.07	54.59	52.74
Gaya	28.37	28.46	28.67	31.45	32.07	31.38	33.37	34.89
Jehanabad	23.62	25.28	23.78	28.84	29.98	32.36	33.72	32.61
Arawal	26.66	26.8	26.35	32.06	45.38	31.50	32.20	27.77
Nawada	27.16	26.06	22.91	31.66	34.44	39.27	37.76	38.98
Aurangabad	26.65	23.76	23.22	27.95	31.82	33.24	34.94	32.09
Saran	26.18	23.12	23.85	26.25	24.35	24.35	22.96	24.94
Siwan	22.07	20.68	18.78	20.08	21.63	21.10	21.68	22.15
Gopalganj	29.12	30.19	25.68	25.65	28.66	28.43	27.71	30.93
West Champaran	51.69	48.99	47.31	47.12	45.69	49.14	45.46	46.85
East Champaran	43.68	42.34	36.87	38.94	44.07	42.25	43.50	46.28
Muzaffarpur	36.21	34.29	43.33	45.34	35.69	33.20	38.88	35.90
Sitamarhi	40.24	35.16	32.23	32.91	34.00	34.65	38.88	38.49
Sheohar	30.06	29.44	38.29	42.31	34.09	36.81	34.90	40.38
Vaishali	31.90	32.17	28.45	30.72	29.90	29.98	30.74	31.29
Darbhanga	29.31	26.45	22.99	26.40	28.54	26.91	36.85	37.54
Madhubani	32.68	30.32	25.55	28.32	29.40	30.59	29.82	29.94
Samastipur	38.5	36.05	37.09	39.69	44.36	42.74	37.41	40.20
Begusarai	44.95	40.32	35.59	37.83	39.63	38.95	45.24	47.60
Munger	23.35	23.17	23.28	21.02	29.64	28.08	21.25	24.00
Sheikhpura	27.61	26.72	24.94	29.77	28.60	28.93	29.82	33.26
Lakhisarai	24.4	24.23	22.83	24.26	24.95	25.25	28.09	32.46
Jamui	29.18	28.30	25.61	25.85	26.79	29.16	29.75	34.69
Khagaria	38.34	32.70	32.37	36.55	36.05	39.84	39.03	50.65
Bhagalpur	37.77	35.79	30.98	30.09	28.97	24.92	28.76	29.83
Banka	44.62	40.55	33.86	35.83	35.15	36.45	38.85	38.96
Saharsa	33.90	36.31	29.03	37.52	34.53	33.53	34.80	37.85
Supaul	32.38	35.66	28.16	31.99	36.10	35.83	39.97	39.00
Madhepura	42.63	42.29	26.43	28.06	43.39	31.78	37.10	35.34
Purnea	51.33	51.53	45.09	49.79	53.12	50.92	54.24	55.26
Kishanganj	53.17	52.77	49.1	49.85	53.34	50.65	52.58	56.02
Araria	51.69	50.72	38.03	38.57	45.84	48.96	48.52	54.50
Katihar	58.19	55.59	43.98	45.59	44.92	44.29	42.37	42.28

Source : State Level Bankers' Committee

**CD Ratio of Commercial Banks in Bihar**

Tables 6.16 and 6.17 show the CD ratios of nationalized and private commercial banks in Bihar. Among the Lead Banks, Central Bank of India had the highest CD ratio of 37.12 percent as on September 2013, followed closely by UCO Bank (35.96 percent) and Bank of Baroda (35.88 percent). Canara Bank has also maintained a consistently high CD ratios since 2006-

07. Among the other nationalized banks, two subsidiary banks of the State Bank State India (Bank of Bikaner & Jaipur and State Bank of Patiala) had the highest CD ratios, close to 70 percent, while Corporation Bank had a CD ratio close to 60 percent as of September 2013. The Indian Overseas Bank has improved its CD ratio from 17.81 percent in March 2012 to 44.42 percent in September, 2013. Bank of Maharashtra, Indian Bank and Punjab and Sind Bank had CD ratios less than 20 percent as of September 2013.

**Table 6.16 : CD Ratio of Nationalised Commercial Banks**

Banks	No. of Branches in 2013	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14 (Sep, 13)
<b>Lead Banks</b>									
State Bank of India	772	27.10	27.99	24.72	24.76	28.09	31.21	26.5	34.74
Central Bank of India	410	32.58	30.92	35.52	35.91	34.69	33.91	37.31	37.12
Punjab National Bank	496	26.63	24.98	27.13	32.50	29.74	33.05	30.46	33.38
Canara bank	125	34.88	33.80	30.80	32.28	33.71	39.40	39.07	35.40
UCO Bank	207	41.21	41.10	32.52	27.59	36.05	28.88	36.31	35.96
Bank of Baroda	150	52.04	30.91	31.42	31.14	34.27	33.57	35.08	35.88
Union Bank of India	97	42.17	35.28	26.93	27.51	26.67	36.78	22.29	32.40
<b>Other Banks</b>									
Bank of India	281	33.19	33.77	30.38	33.53	35.02	35.02	37.53	38.11
Allahabad Bank	188	38.76	32.92	27.39	27.97	26.62	30.50	34.17	37.28
Andhra Bank	15	20.47	20.35	24.44	23.00	20.18	21.35	23.32	42.81
Bank of Maharastra	10	40.29	24.21	17.18	19.41	14.55	17.18	7.89	5.62
Corporation Bank	16	8.99	NA	16.49	8.84	7.79	75.00	20.44	58.75
Dena Bank	25	24.73	21.33	18.78	19.34	11.64	09.49	41.94	30.45
Indian Bank	44	23.74	27.17	25.15	23.61	20.26	32.33	21.57	17.91
Indian Overseas bank	38	13.11	11.92	11.29	12.15	13.60	17.81	36.77	44.42
Oriental Bank of Commerce	36	50.07	41.47	37.67	NA	24.40	30.41	42.67	45.22
Punjab and Sind Bank	8	46.82	NA	NA	NA	10.73	11.10	10.82	19.95
Syndicate Bank	45	57.37	54.23	45.27	44.57	41.67	39.92	41.43	41.71
United Bank of India	83	32.39	28.27	24.36	27.10	27.82	34.48	46.94	48.34
Vijaya Bank	10	23.19	23.43	21.64	20.84	21.28	21.93	22.77	21.94
State Bank of B&J	9	52.41	29.22	25.84	24.80	27.41	41.28	43.19	68.13
State Bank of Patiala	1	46.29	35.85	NA	81.33	86.30	63.29	55.32	67.32
<b>State</b>	<b>5270</b>	<b>33.75</b>	<b>31.62</b>	<b>28.96</b>	<b>30.99</b>	<b>31.37</b>	<b>34.90</b>	<b>40.59</b>	<b>40.52</b>

Source : State Level Bankers' Committee

The CD ratios of private commercial banks in Bihar need a separate mention (Table 6.17). There are 167 branches of 9 private banks in Bihar, with CD ratios varying from only 1.32 percent to 50.40 percent. Except for 12 rural branches of only two banks (Axis Bank and IndusInd Bank), all other branches of private commercial banks were either in semi-urban or urban areas; even their presence in semi-urban was rather limited. The combined CD ratio of them was 28.64 percent in March 2013.

**Table 6.17 : CD Ratio of Private Commercial Banks (2012-13)**

Banks	Rural			Urban and Semi-urban			Total			
	No. of branches	Deposit (Rs. lakh)	Advance (Rs. lakh)	No. of branches	Deposit (Rs. lakh)	Advance (Rs. lakh)	No. of branches	Deposit (Rs. lakh)	Advance (Rs. lakh)	CD Ratio
ICICI Bank	0	0	0	39	143674	28608	39	143674	28608	19.91
Federal Bank	0	0	0	5	12582	1060	5	12582	1060	8.42
Jammu Kashmir Bank	0	0	0	1	3917	1285	1	3917	1285	32.81
South Indian Bank	0	0	0	1	1146	473	1	1146	473	41.27
Ing Vysya Bank	0	0	0	2	8115	107	2	8115	107	1.32
Axis Bank	9	0	0	40	275049	57775	49	275049	57775	21.01
HDFC Bank	0	0	0	61	181079	91267	61	181079	91267	50.40
Indusind Bank	3	602	3	3	73912	22615	6	74514	22618	30.35
Karnataka Bank	0	0	0	1	5143	1406	1	5143	1406	27.34
Kotak Mahindra	0	0	0	2	15218	1739	2	15218	1739	11.43
All banks	12	602	3	155	719835	206335	167	720437	206338	28.64

Source : State Level Bankers' Committee

#### CD Ratios of Regional Rural Banks (RRB)

There are 3 regional rural banks in Bihar, each serving a particular zone: *Madhya Bihar Kshetriya Gramin Bank* sponsored by the Punjab National Bank, *Uttar Bihar Kshetriya Gramin Bank* sponsored by the Central Bank of India and *Bihar Kshetriya Gramin Bank* sponsored by the UCO Bank. Table 6.18 shows the CD ratios of these 3 regional rural banks. *Bihar Keshtriya Gramin Bank* has the highest CD ratio of 63.44 percent in September 2013, while *Madhya Bihar Keshtriya Gramin Bank* has the lowest CD ratio of 42.63 percent. Their relative positions have remained the same since the last year, except for Bihar KGB after the merger of *Samastipur KGB* with it during the year. The overall CD ratio of RRBs in the state in September 2013 was 51.58 percent, an improvement over 48.51 percent recorded in March 2013 and 46.37 percent recorded in March 2012.

**Table 6.18 : CD and ICD Ratios of RRBs**

RRBs	CD Ratio			ICD Ratio		
	2011-12	2012-13	2013-14 (Sep, 13)	2011-12	2012-13	2013-14 (Sep, 13)
Madhya Bihar KGB	43.79	42.40	42.63	43.81	42.42	42.63
Bihar KGB	38.15	50.92	63.44	41.24	50.52	63.50
Uttar Bihar KGB	48.17	51.80	53.92	48.17	51.80	53.92
Total	46.37	48.51	51.58	46.69	48.51	51.59

Source : State Level Bankers' Committee

### 6.3 Sectoral Share in Priority Sector Advances

#### Achievement under Annual Credit Plan (ACP)

Table 6.19 presents the sectoral profile of credit deployment in 2012-13. The priority sector advances constituted about two-thirds of the total bank advances in the state. The share of agriculture in the total advances within the state was 49.42 percent, up from 46.14 percent in the previous year. It can be seen that the advances made to the small and medium scale industries were only 6.61 percent of the total loans disbursed in 2012-13, which was significantly less than 8.86 percent registered in 2011-12. This share was about 17 percent in 2009-10, and this lower volume of credit to industry during last two years is certainly a cause for concern. For augmenting credit flow to this sector, development of infrastructure in power and roadways would be necessary, along with the revival of the Industrial Estates. The overall achievement under the Annual Credit Plan was 86.62 percent in 2012-13, which was higher than 75.04 percent achieved in 2011-12. It is also seen that there was overachievement in respect of credit to small and medium enterprises and this was the case in the last two years also, despite reduction in its share of credit as discussed above and possibly indicating the need to enhance the allocation for this sector.

**Table 6.19 : Sectoral Share of Advances under Annual Credit Plans (2012-13)**

Sector	ACP Target (Rs. crore)	Achievement (Rs. crore)	Achievement (percentage)	Share in Advances (percentage)
Agriculture	25401	21566	84.90	49.42
Small & Medium Enterprises	3400	4325	127.21	6.61
Other Priority Sector Advances	4601	4094	88.98	8.95
Total Priority Sector Advances	33401	29985	89.77	64.98
Non Priority Sector Advances	17999	14535	80.75	35.02
<b>Total</b>	<b>51400</b>	<b>44521</b>	<b>86.62</b>	<b>100.00</b>

Source : State Level Bankers' Committee

Under the Annual Credit Plan of banks in Bihar, the total credit flow in the state has gone up from Rs 32,416 crore in 2011-12 to Rs 44,521 crore in 2012-13, registering a 37.3 percent growth which was higher than the 27 percent growth registered a year before. The total credit



flow in Bihar during the past five years is shown in the Table 6.20. The achievement percentages have not been uniform, ranging from 69.06 percent in 2010-11 to 86.62 percent in the current year, but there is an upward trend since 2010-11 in achievement rates. It is also seen that there were wide variations in achievement rates among the various bank groups, ranging from as low as 14.55 percent in the case of cooperative banks to 94.85 percent in case of Regional Rural Banks (Table 6.21).

**Table 6.20 : ACP Achievement - All Banks**

Year	Target (Rs. crore)	Achievement (Rs. crore)	Achievement (percentage)
2007-08	13100	10763	82.16
2008-09	17492	13548	77.45
2009-10	21128	17537	83.00
2010-11	37000	25552	69.06
2011-12	43200	32416	75.04
2012-13	51400	44521	86.62

Source: State Level Bankers' Committee

**Table 6.21 : Agencywise Analysis of ACP Achievement (2012-13)**

Agencies	Target (Rs. crore)	Achievement (Rs. crore)	Achievement (percentage)
Commercial Banks	38028	33701	88.62
Regional Rural Bank	11050	10482	94.85
Cooperative Banks	2322	338	14.55
Total	51400	44521	86.62

Source : State Level Bankers' Committee

### Outstanding Agricultural Advances

The data on the extent of credit flow to agriculture in Bihar during the five year period 2008-09 to 2012-13 is presented in Table 6.22. The agricultural credit flow had expanded faster since 2009-10. In 2012-13, except for the Co-operative Banks, achievements have been more than 90 percent in respect of both Commercial Banks and RRBs. It was, of course, the commercial banks that accounted for the major share in the total credit, which was 61.2 percent in 2012-13. The outstanding agricultural advances stood at Rs. 22,538 crore at the end of 2012-13. This implied an annual growth rate of 20.3 percent in total outstanding credit to agriculture during the period 2008-2013 (Table 6.23).

**Table 6.22 : Agriculture Credit Flow**

(Rs. crore)

Year	Commercial Bank		RRBs		CCB		Total	
	Target	Achievement	Target	Achievement	Target	Achievement	Target	Achievement
2008-09	4355	3943 (90.5)	1822	1438 (78.1)	899	317 (35.3)	7076	5697 (80.5)
2009-10	5425	4960 (91.4)	2220	1851 (84.0)	1082	353(32.6)	8727	7163 (82.1)
2010-11	9111	7058 (77.5)	5228	3188 (61.0)	1529	422 (27.6)	15868	10667 (67.2)
2011-12	12241	9689 (79.2)	7013	4882 (69.6)	1848	387 (20.9)	21102	14958 (70.9)
2012-13	14674	13203 (90.0)	8407	8035 (95.6)	2319	328 (14.2)	25401	21566 (84.9)

Source: State Level Bankers' Committee (Figures in bracket indicate percentage of achievement.)

**Table 6.23 : Outstanding Agricultural Advances**

Year	Outstanding Agricultural Advances (Rs. crore)				Annual Growth Rate
	Commercial Banks	RRBs	Cooperative & LDBs	Total	
2008-09	6409	2206	308	8923	15.6
2009-10	8521	3104	292	11916	33.5
2010-11	10664	3270	48	13982	17.3
2011-12	12426	3445	2418	18290	30.8
2012-13	15422	4219	2824	22538	23.2

Source: State Level Bankers' Committee

**Selected Indicators of Functioning of PACS**

Table 6.24 shows some selected indicators of functioning of Primary Agricultural Credit Societies (PACS) in different states as on 31st March 2012. Though with 8463 PACS, Bihar accounts for 9.1 percent of all PACS in India, in terms of both deposits and borrowings, Bihar is much behind the other states. Also, out of the total 8463 PACS in Bihar, as many as 3962 societies are making losses, their total losses being Rs 1 crore, while 1180 societies have earned a total profit of Rs 6 crore only. The total deposits of all PACS were only Rs 175 crore. As on March 31, 2012, their total borrowings amounted to Rs 508 crore. There was no information about their outstanding dues as at the end of 2011-12.

**Table 6.24 : Select Indicators of Primary Agricultural Credit Societies (March 31, 2012)**

State	No. of PACS	Deposits (Rs crore)	Borrowings (Rs crore)	Loans and Advances Outstanding (Rs crore)		Societies in Profit		Societies in Loss	
				Agriculture	Non-Agriculture	No.	Amount (Rs crore)	No.	Amount (Rs crore)
Andhra Pradesh	2807	1260	35043	4237	184	1222	50	1585	440
<b>Bihar</b>	<b>8463</b>	<b>175</b>	<b>508</b>	-	-	<b>1180</b>	<b>6</b>	<b>3962</b>	<b>1</b>
Gujarat	8154	1172	9491	4643	225	4784	92	2180	95
Haryana	640	532	8805	5778	430	83	42	557	308
Himachal Pradesh	2117	829	2351	501	-	1724	23	332	3
Jharkhand	498	77	488	287	-	118	2	380	29
Karnataka	4739	2282	7919	3877	587	2758	109	1760	61
Kerala	1566	31879	34558	2545	20967	771	150	732	304
Madhya Pradesh	4457	817	6456	3400	119	2153	131	2129	178
Maharashtra	21402	142	18096	8098	2002	10079	3	10949	4
Odisha	2452	1074	3888	2639	67	630	25	1792	349
Punjab	1609	434	1206	1183	36	925	199	472	829
Rajasthan	5671	1395	7015	3012	187	4049	83	1113	34
Tamil Nadu	4538	5331	15897	3770	9835	3472	279	1062	568
Uttar Pradesh	8929	68	1259	800	-	4536	18	1968	2
Uttarakhand	758	353	863	355	109	562	38	185	9
West Bengal	7962	1960	4868	1449	-	4571	29	3391	22
<b>India</b>	<b>92432</b>	<b>50252</b>	<b>160508</b>	<b>47238</b>	<b>34862</b>	<b>45433</b>	<b>1405</b>	<b>36375</b>	<b>3427</b>

Source : Report on Trends and Progress of Banking in India 2012-13, RBI

The poor resource base of the PACS, their poor management and low level of participation of their members are major bottlenecks to increase the credit flow through PACS. As indicated by NABARD, the capacity of the PACS is limited to meet only the credit requirements of its members to some extent; in order to enable them to provide more services to their members and generate income for themselves, it is necessary to develop them as Multi-service Centres to provide ancillary services to their members and diversify its activities.

#### Working of State Cooperative Banks

Table 6.25 shows the working results of State Cooperative Banks in the major Indian states. The recovery percentage for these banks in Bihar improved significantly from 36.0 percent in 2008 to 72.1 percent in both 2011 and 2012; but it was still far lower than the national average of 93.9 percent. The share of Non-Performing Assets (NPA) in the total outstanding loans in Bihar was 24.2 percent in 2012; and it was much higher than the national average of only 6.8

percent. These banks have been reporting the same working results for the last 3 years without any changes.

**Table 6.25 : Working Results of State Cooperative Banks**

State	Profit/Loss (Rs. crore)		NPAs as percentage to Loans Outstanding		Recovery (percentage) As at end-June	
	2011	2012	2011	2012	2011	2012
Andhra Pradesh	112	92	2.7	1.0	95.6	96.8
<b>Bihar</b>	<b>6</b>	<b>6</b>	<b>24.2</b>	<b>24.2</b>	<b>72.1</b>	<b>72.1</b>
Gujarat	14	14	9.0	2.1	87.8	99.1
Haryana	5	5	-	-	99.9	99.9
Himachal Pradesh	40	41	12.5	12.6	67.0	71.9
Karnataka	23	29	4.1	4.9	97.5	97.7
Kerala	-66	-101	15.3	12.7	85.8	85.1
Madhya Pradesh	40	64	3.2	1.5	97.3	97.4
Maharashtra	-252	175	23.5	21.2	70.6	83.8
Odisha	11	11	5.1	5.9	96.8	97.1
Punjab	26	27	1.1	0.9	99.3	99.4
Rajasthan	24	20	1.1	0.8	98.4	97.0
Tamil Nadu	41	60	2.7	3.3	99.4	98.3
Uttar Pradesh	21	30	7.8	6.2	91.9	93.2
Uttarakhand	3	3	10.1	4.9	95.1	97.2
West Bengal	10	-60	3.1	-	93.3	93.3
<b>India</b>	<b>205</b>	<b>523</b>	<b>8.6</b>	<b>6.8</b>	<b>91.8</b>	<b>93.9</b>

Source : Report on Trends and Progress of Banking in India 2012-13 RBI

### Working of SCARDBs

Table 6.26 shows the working results of State Cooperative Agriculture and Rural Development Banks (SCARDB) in the major Indian states. Here also, the recovery rate in Bihar was very poor at only 2.0 percent in 2010-11, compared with the national average of 40.2 percent. The data for recovery rates for 2012 are not available. In Bihar, the Non-Performing Assets (NPA) constituted as much as 82.8 percent of their total outstanding loans in 2012, little less than 85.3 percent registered in 2011. It was much higher than the national average of only 32.3 and 33.1 percent respectively in these two years. The total losses of these banks in Bihar had shot up from Rs 5.2 crore in 2010-11 to Rs 503.4 crore in 2011-12.

**Table 6.26 : Working Results of SCARDBs (end March)**

State	Branches	Profit/Loss (Rs. crore)		NPAs as percentage of Loans outstanding		Recovery (Percentage)	
	2012	2011	2012	2011	2012	2011	2012
<b>Bihar</b>	<b>131</b>	<b>-5.2</b>	<b>-503.4</b>	<b>85.3</b>	<b>82.8</b>	<b>2.0</b>	<b>-</b>
Gujarat	181	371	372.5	49.5	43.6	47.2	47.3
Haryana	-	70	158	33.7	32.3	51.0	55.7
Himachal Pradesh	33	11	11	41.0	41.0	44.3	50.9
Karnataka	23	109	-58.1	31.5	28.5	41.0	54.2
Kerala	14	185	191.0	4.3	3.3	95.7	94.4
Madhya Pradesh	7	-545	-1293.3	51.7	66.2	21.1	8.4
Maharashtra	-	-721	-720.6	97.7	97.7	4.2	-
Odisha	5	-	-13.5	97.4	100.0	3.6	0.4
Punjab	-	193	207	0.2	2.9	78.3	81.4
Rajasthan	7	204	191	23.1	29.4	52.4	48.8
Tamil Nadu	18	21	21.4	15.8	15.8	14.4	5.6
Uttar Pradesh	323	153	-648.7	47.2	51.0	50.1	17.3
West Bengal	2	3.0	7.4	18.3	16.5	60.1	60.1
<b>India</b>	<b>823</b>	<b>-39</b>	<b>-2168</b>	<b>32.3</b>	<b>33.1</b>	<b>40.2</b>	<b>41.3</b>

Source : Report on Trend and Progress of Banking in India 2011-12, RBI

### Kisan Credit Cards

The Kisan Credit Cards (KCC) scheme, introduced in 1998-99, aims at providing crop loans to farmers in a flexible and cost-effective manner. The scheme is being implemented in all the states and union territories by all Scheduled Commercial Banks, Regional Rural Bank, State Cooperative Banks, Central Cooperative Banks, and Primary Agricultural Cooperative Societies. Beneficiaries under the KCC are issued with a credit card-cum-passbook, incorporating the name, address and particulars of land, borrowing limit, and the validity period. The credit limits are fixed taking into account the entire production credit needs for a full year, plus ancillary activities relating to crop production, sub-limits are also fixed at the discretion of lending banks. The crop loan or short-term credit is provided in the form of a revolving cash credit facility, involving any number of drawals and repayments within the fixed limit. The KCC now covers short term loan for agriculture and allied activities as well as working capital requirements for cropping.

The number of KCCs issued by banks in Bihar during the period from 2003-04 to 2012-13 is shown in Table 6.27. For the scheduled commercial banks, the achievement figures were consistently high, exceeding 80 percent till 2006-07, after which there was a visible decline, with the achievement rate dropping to only 56.9 percent in 2010-11. It later recovered and, in 2012-13, the figure stood at a respectable 77.2 percent. The Regional Rural Bank have

consistently improved their performance throughout the period and their achievement against target stood at 86.6 percent during 2011-12; in the current fiscal they have overachieved their targets (113 percent achievement). However, the Central Cooperative Banks lagged behind their targets till 2008-09, despite the targets having been reduced significantly; but they partly made up for their past shortfalls by achieving 175.7 and 128.3 percent of their target in 2009-10 and 2010-11 respectively. Afterwards, their targets were hiked up steeply and their achievements fell to the level of 55.1 percent and then to 38.8 percent in 2011-12 and 2012-13 respectively. In 2012-13, the overall achievement in the state has been 82.7 percent of the target. The district-wise figures of achievements of KCC scheme are shown in Table A 6.2 (Appendix).

**Table 6.27 : Number of Kisan Credit Card issued by Banks (2003-04 to 2012-13)**

Year	Commercial Bank			RRBs		
	Target	Achievement	Percentage	Target	Achievement	Percentage
2003-04	105530	95587	90.6	64535	30864	47.8
2004-05	174850	140793	80.5	150500	76891	51.1
2005-06	143866	131618	91.5	129719	66332	51.1
2006-07	250000	203935	81.6	190000	140071	73.7
2007-08	300000	222478	74.2	228000	168529	73.9
2008-09	861429	505008	58.6	478571	310257	64.8
2009-10	861429	660997	76.7	478571	397420	83.0
2010-11	1148574	653484	56.9	638093	475636	74.5
2011-12	1352013	969763	71.7	778467	674095	86.6
2012-13	1460172	1126753	77.2	840746	950259	113.0
	CCB			Total		
2003-04	425839	229051	53.8	595904	355502	59.7
2004-05	470350	245907	52.3	795700	463591	58.3
2005-06	293166	120653	41.2	566751	318603	56.2
2006-07	160000	55374	34.6	600000	399380	66.6
2007-08	160000	75533	47.2	688000	466540	67.8
2008-09	160000	81725	51.1	1500000	896990	59.8
2009-10	160000	281122	175.7	1500000	1339539	89.3
2010-11	213333	273710	128.3	2000000	1402830	70.1
2011-12	369520	203579	55.1	2500000	1847437	73.9
2012-13	399082	154774	38.8	2700000	2231786	82.7

Source: State Level Bankers' Committee

#### 6.4 Investments in State Government Securities

Table 6.28 presents the investments of Scheduled Commercial Banks in state government securities and shares/debentures/bonds of state-sponsored companies as on March 31, 2011 and 2012. Bihar's share in total investments in the country has been reduced from of 3.1 percent in 2009-10 to 2.5 percent in 2011-12.

**Table 6.28 : Statewise Distribution of Investments of SCBs**

States	Total Investments (Rs. crore)		Percentage Share in India total	
	2011	2012	2011	2012
Andhra Pradesh	31023	37724	10.19	9.99
<b>Bihar</b>	<b>8830</b>	<b>9424</b>	<b>2.90</b>	<b>2.50</b>
Gujarat	25804	33865	8.48	8.97
Haryana	8785	12582	2.89	3.33
Himachal Pradesh	5307	5905	1.74	1.56
Jharkhand	4884	5144	1.60	1.36
Karnataka	14234	17404	4.68	4.61
Kerala	14354	20735	4.72	5.49
Madhya Pradesh	10593	13188	3.48	3.49
Maharashtra	35903	43655	11.80	11.56
Odisha	2407	2326	0.79	0.62
Punjab	16342	20153	5.37	5.34
Rajasthan	19674	21700	6.46	5.75
Tamil Nadu	28606	36745	9.40	9.73
Uttar Pradesh	25017	33105	8.22	8.77
Uttarakhand	4322	5104	1.42	1.35
West Bengal	31264	39881	10.27	10.56
<b>India</b>	<b>304318</b>	<b>377677</b>	<b>100.00</b>	<b>100.00</b>

Source : Statistical Tables Relating to Banks in India 2012-13 RBI

## 6.5 Financial Institutions

### National Bank for Agriculture and Rural Development (NABARD)

NABARD has a mandate for facilitating credit flow for development of agriculture, agro-industries, village and cottage industries, handicrafts and other rural crafts by providing refinance to lending institutions in rural areas. It also coordinates the operations of rural credit institutions and offers training and research facilities. In addition, it manages the Rural Infrastructure Development Fund (RIDF), created to compensate for the shortfall in commercial banks' lending to agriculture by providing loans to state governments for projects relating to irrigation, soil conservation, watershed management, drinking water supply, cold storage chains and other rural infrastructure projects.

The details of sectorwise refinancing by NABARD till March, 2013 are shown in Table 6.29. Refinancing by NABARD has been continuously increasing and stood at Rs 2500 crore at the end of 2012-13. In 2012-13, there were increase in both investment credit refinancing and RIDF loan, which is almost certain to raise the level of total financial support. More than half the financial support has been provided by way of RIDF loans, discussed in the next section.

Under the Investment Credit Refinancing, NABARD covers a number of activities, and Table 6.30 presents the extent of refinancing for each of these activities during last five years. It emerges from the table that three most important activities refinanced by NABARD are — farm mechanisation, dairy, and rural non-farm sector. In 2012-13, however, there was no refinancing for dairy and the shares of three important activities in total refinancing of Rs. 521.4 crore were — farm mechanisation (48.1 percent), minor irrigation (8.9 percent) and rural non-farm sector (10.3 percent).

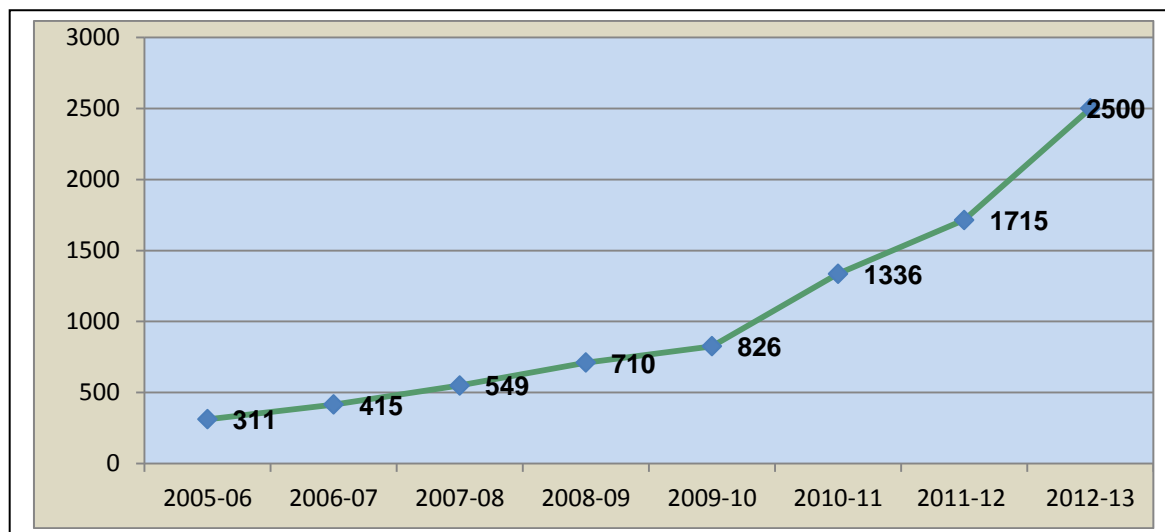
**Table 6.29 : Sectorwise Refinancing by NABARD**

(Rs crore)

Year	Crop Loan Refinance	Investment Credit Refinancing	RIDF Loan (sanctioned)	Total Financial Support
2008-09	109.3	105.6	495.2	710.1
2009-10	226.9	56.8	541.9	825.6
2010-11	409.7	285.9	640.0	1335.6
2011-12	700.0	376.5	638.0	1714.5
2012-13	1077.0	521.4	902.0	2500.4

Source : NABARD

**Chart 6.5 : Refinancing by NABARD (Rs crore)**





**Table 6.30 : Details of Sector-wise Investment Credit Refinance in Bihar by NABARD**

(Rs. crore)

Sectors	2008-09	2009-10	2010-11	2011-12	2012-13
Minor Irrigation	0.00	1.08	39.38	32.72	46.57
Farm Mechanization	26.65	47.41	81.92	97.76	250.84
SGSY	1.55	0.00	3.05	-	-
Dairy	0.33	2.89	92.56	70.62	-
SC/ST Action Plan	0.00	0.00	0.05	0.36	-
Self Help Groups	19.31	0.00	40.57	43.66	-
PMRY	5.57	0.00	0.55	0.00	-
Rural Non-Farm Sector	11.68	0.00	22.84	97.80	53.56
Others	40.50	5.42	5.07	33.62	170.46
<b>Total</b>	<b>105.59</b>	<b>56.80</b>	<b>285.99</b>	<b>376.54</b>	<b>521.43</b>

Source : NABARD, Statistical Statement 2012-13

### 6.6 Rural Infrastructure Development Fund (RIDF)

The RIDF was set up by the central government in 1995-96 for financing ongoing rural infrastructure projects by providing low cost fund support to state governments and state-owned corporations for quick completion of ongoing projects in medium and minor irrigation, soil conservation, watershed management and other forms of rural infrastructure. The fund is managed by NABARD. The scheduled commercial banks contribute to the fund to the extent of their shortfall in stipulated priority sector lending to agriculture. Till the end of March, 2013, 18 tranches of RIDF have been released covering a total cumulative sanction for Rs.1,62,083 crore for the entire country, out of which only Rs 1,10,963 crore (68.5 percent) have been disbursed (Table 6.31). For Bihar, however, only Rs 3969 crore (56.5 percent) of the total sanctions of Rs 7025 crore could be disbursed till March 2013. As Bihar was able to utilise only 66 percent of the total disbursed fund, the actual resource support through RIDF was limited in Bihar.

**Table 6.31 : Cumulative Disbursements under RIDF till March 2013**

(Rs crore)

	Sanctions	Disbursement	Disbursement Percentage	Utilisation Percentage
Andhra Pradesh	15413	11435	74.2	85
<b>Bihar</b>	<b>7025</b>	<b>3969</b>	<b>56.5</b>	<b>66</b>
Gujarat	12366	9647	78.0	91
Haryana	3848	2607	67.7	85
Himachal Pradesh	3929	2711	69.0	85
Jharkhand	4352	3124	71.8	85
Karnataka	7797	5729	73.5	89
Kerala	5331	3161	59.3	73
Madhya Pradesh	12042	7604	63.1	81
Maharashtra	10014	7022	70.1	85
Odisha	8621	5088	59.0	75
Punjab	5788	4000	69.1	81
Rajasthan	11467	7378	64.3	69
Tamil Nadu	11208	8570	76.5	91
Uttar Pradesh	14228	10343	72.7	89
Uttarakhand	3325	2180	65.6	106
West Bengal	9931	6047	60.9	89
<b>India</b>	<b>162083</b>	<b>110963</b>	<b>68.5</b>	<b>85</b>

Source : NABARD

The total disbursements made by NABARD under the various tranches of the RIDF in Bihar are shown in Table 6.32. There was a huge shortfall between sanction and disbursement. Till March 2012, the disbursements stood at 66.8 percent of the sanctions, which had fallen to 56.5 percent by March 2013. Such shortfall in disbursements of RIDF funds as compared to sanctions has been a continuing feature and a matter of concern in the implementation of RIDF in Bihar.

**Table 6.32 : Sanctions and Disbursements in Bihar under RIDF till March, 2013**

(Rs. crore)

RIDF Tranche	Sanction	Disbursement	Disbursement Percentage
RIDF I -X	508	353	69.5
RIDF XI	459	418	91.1
RIDF XII	308	222	72.1
RIDF XIII	569	501	88.0
RIDF XIV	752	681	90.6
RIDF XV	813	581	71.5
RIDF XVI	1090	508	46.6
RIDF XVII	1034	436	42.2
RIDF XVIII	1490	269	18.1
<b>Total till March 2012</b>	<b>5535</b>	<b>3700</b>	<b>66.8</b>
<b>Total till March 2013</b>	<b>7025</b>	<b>3969</b>	<b>56.5</b>

Source : NABARD Annual Report, 2013

At present, RIDF covers a wide range of 31 activities classified broadly under three categories — (i) Agriculture and Related sectors, (ii) Social Sectors and (iii) Rural connectivity.

- (i) Agriculture and Related Sectors : These include irrigation projects, soil conservation, flood protection, watershed, reclamation of water-logged areas, animal husbandry, plantation and horticulture, seed, agriculture and horticulture farms, forest development, fishing harbour/jetties, riverine fisheries; market yards, godowns, marketing infrastructure; cold storages; grading/certifying mechanisms; testing laboratories; hydel projects (up to 10 MW); village knowledge centres; infrastructure for IT in rural areas; desalination plants in coastal areas and setting up of KVIC industrial estates/centres. The loans are provided at 95 per cent of project cost to all states.
- (ii) Social Sectors : These activities include drinking water projects; public health institutions; construction of toilet blocks in existing schools (especially for girls) and Pay & Use toilets in rural areas, and construction of Anganwadi Centres. The loans for the above sectors are provided at 90 per cent of project cost for North-East Region and hilly states and at 85 per cent to all other states.
- (iii) Rural Connectivity : These projects include rural roads and rural bridges and a loan for this sector is being provided at 90 per cent of the project cost to North Eastern Region and hilly states and at 80 per cent to all other states.

The RIDF was created to provide the following benefits: (i) unlocking of sunk investment already made by the state governments, (ii) creation of additional irrigation potential, (iii) generation of additional employment for the rural people, (iv) contribution to the economic wealth of the state economy, (v) improved connectivity to villages and marketing centres, (vi) improvements in quality of life through facilities in education, health and drinking water supply. Cumulative benefits generated by the RIDF in Bihar till 31 March 2012 were reported in the Economic Survey last year where it was mentioned that Bihar had potentially created recurring employment for 2.32 lakh people so far, besides creating non-recurring employment potential for 2262 lakh mandays. The benefits included creation of irrigation potential for 6 lakh hectares, besides building 28,227 meters of bridges and 4453 kms of roads. The total value of all these had amounted to Rs 702 crore. The progress of RIDF during 2012-13 under tranche XVIII is shown in Table 6.33.

During 2012-13, the 678 RIDF projects operating in the state could create irrigation potential for 109 lakh hectares, besides building 26,881 meters of bridges and 56 kms of roads, the total value of all of which had amounted to Rs 26.56 crore. These projects also created employment potential for 3527 people. However, Bihar's achievements are very modest, when compared with the other states like Andhra Pradesh, Gujarat, Odisha, Tamil Nadu or Uttar Pradesh.

**Table 6.33 : Estimated Benefits under RIDF –XVIII as on March, 2013**

State	No. of Projects	Potential			Value of Production (Rs crore)	Recurring Employment (Nos.)
		Irrigation ('000 ha.)	Bridges (m.)	Roads (km.)		
Andhra Pradesh	959	15838	4737	978	130.89	83734
<b>Bihar</b>	<b>678</b>	<b>10860</b>	<b>26881</b>	<b>56</b>	<b>26.56</b>	<b>3527</b>
Gujarat	3806	301533	-	-	-	69400
Jharkhand	133	----	12608	264	-	--
Maharashtra	827	----	4514	1564	-	--
Odisha	25894	327184	8940	642	535.29	175554
Punjab	196	124958	-	-	416.81	60008
Rajasthan	2391	23246	4319	4621	-	61734
Tamil Nadu	3058	8236	6645	1911	-	138869
Uttar Pradesh	985	373311	-	1093	478.30	167873
West Bengal	392	28689	130	931	98.36	41807
<b>All India</b>	<b>46695</b>	<b>1536504</b>	<b>78630</b>	<b>20079</b>	<b>3112</b>	<b>1232726</b>

Source : NABARD Annual Report, 2013, Statement 5 R

### 6.7 Micro-Finance in Bihar

The conventional anti-poverty programmes suffer from problems of delivery and are often unsuccessful in making a serious dent on poverty, especially the kind of poverty caused by the absence of a credit support for the poor households. This is particularly true in Bihar. In this scenario, microfinance is a potent alternative for poverty alleviation. The access to timely and adequate credit and other financial services for the weaker sections of the society at an affordable cost is essential for the overall economic development of the society. In this background, the Self Help Groups (SHGs) and the SHG-Bank Linkage Programme (SHG-BLP), implemented by Scheduled Commercial Banks, Regional Rural Banks and Cooperative Banks, have emerged as the major microfinance programme in the country.

As of 31 March 2013, there were 73 lakh SHGs in India covering about 9.5 crore households, out of which more than 59 lakh were exclusively women SHGs. These SHGs were linked to the formal banking system with their savings balance of over Rs. 8200 crore, compared to Rs 7000 crore in the previous year. The total bank loan disbursed during the year 2012-13 amounted to more than Rs 20,500 crore and the total outstanding loan amounts to more than Rs 39,375 crore. In other words, the SHG-BLP has so far been the most preferred and viable model for financial inclusion of the hitherto unreached rural poor.

Bihar, a slow starter, is gradually catching up with other states in both formation of SHGs and ensuring their bank linkages. The performance of SHGs in Bihar till 2012-13 is shown in Table 6.34. As of March, 2013, SHG coverage in rural Bihar was 35.22 lakh households, roughly 48 percent of total rural households. All but three districts in Bihar have been identified as 'low coverage districts'. The average savings of Rs 6264 per SHG in Bihar was much below the national average of Rs 11230 and the average credit of Rs 72.6 thousand per SHG again was

far below the national average of Rs 1.69 lakh. The total loans disbursed during 2012-13 to the SHGs by banks amounted to Rs 222.02 crore, which was substantially lower than Rs 398.61 crore disbursed in the previous year. Their outstanding loans at the end of 2012-13 stood at Rs 932.30 crore, again lower than the corresponding figure one year earlier (Rs 1040.71 crore). Their non-productive assets reduced from Rs 64.27 crore to Rs 56.97 crore during the year. NABARD has identified 16 districts in Bihar for promoting and financing women SHGs, through positioning an anchor NGO in each district.

**Table 6.34 : Performance of SHGs in Bihar (March 2013)**

1	Potential Rural households to be covered	72.67 lakh	
2	Rural households covered (SHG: savings linked)	35.22 lakh	
3	Districts with low coverage of SHGs out of 38 districts	35	
4	Average savings in Bihar /SHG (Rs)	6264	
	National Average (Rs.)	11230	
	Highest Priority State : Uttar Pradesh (Rs.)	12388	
5	Average credit disbursed/SHG (Rs)	72616	
	National Average (Rs)	168757	
	Highest Priority State : Uttar Pradesh (Rs)	136085	
		2011-12	2012-13
6.1	Loans issued No. of SHGs (lakh)	0.39	0.31
6.2	Loans issued (Rs crore)	398.61	222.02
7	Loans outstanding (Rs crore)	1040.71	932.30
8	Gross NPA (Rs crore)	64.27	56.97
8.1	SGSY (Rs crore)	40.67	36.48
8.2	SHG (non-SGSY) (Rs crore)	23.60	20.49
9	No. of Women SHG districts	16	

Source: Status of Micro Finance in India, 2012-13, NABARD

Table 6.35 shows the growth of SHG Bank Linkage in some selected states in terms of the cumulative number of credit linked SHGs in those states till 2012-13. Bihar had 2.71 lakh SHGs at the end of 2012-13, about 3.7 percent of the country's total. The total savings of these SHGs were Rs 169.68 crore and total bank credit of about Rs 222 crore were made available to these SHGs during 2012-13. The outstanding loans of all the SHGs in Bihar amounted to Rs 932.30 crore.

**Table 6.35 : SHG Bank Linkage in Selected States of India (March 2013)**

	No of SHGs	Savings of SHGs with Banks (Rs crore)	Bank loans disbursed during the year (Rs crore)
Maharashtra	687717	513.70	578.07
Rajasthan	231763	157.61	210.88
Uttar Pradesh	403932	392.01	450.98
West Bengal	586821	726.95	514.15
Odisha	522837	418.28	473.28
Madhya Pradesh	159457	123.21	137.27
<b>Bihar</b>	<b>270890</b>	<b>169.68</b>	<b>222.02</b>
<b>India</b>	<b>7317551</b>	<b>8217.25</b>	<b>20585.36</b>

Source : Status of micro Finance in India, 2012-13, NABARD, Statement II-A and II-B

**Chart 6.6**  
**SHG Coverage in Bihar, 2012-13**



Source: Status of Microfinance, NABARD, 2012-13

The year-wise progress made in credit linking of SHGs is shown in Table 6.36. During 2012-13, banks have credit-linked additional 30,297 SHGs within the state. This is an improved performance compared to the last year, though it is yet to reach the peak level achieved during 2007-08, when as many as 49,738 new SHGs were linked with the banks in Bihar.

**Table 6.36 : Growth of Micro-financing in Bihar**

Year	Linkage of new groups (Number)
2005-06	18206
2006-07	26417
2007-08	49738
2008-09	25696
2009-10	30241
2010-11	26055
2011-12	22714
2012-13	30297

Source : State Level Bankers' Committee

As mentioned before, some major handicaps in the spread of SHG-BLP include the absence of reputed NGOs and low awareness of the stakeholders about the potential of SHG lending. It is expected that initiatives taken by NABARD and other implementing banks in organising sensitisation programmes shall result in a more favourable environment towards the SHGs movement in the state. However, as noted by NABARD, despite the unique characteristics of SHGs and their accomplishments so far, the issues that continue to affect the programme include inadequate outreach in many regions, delays in opening of SHG accounts, delays in disbursement of loans, impounding of savings by banks as collateral, non-approval of repeat loans even when the first loans were repaid promptly, multiple membership, limited interface with bankers, and monitoring.

The State Level Bankers' Committee in Bihar had identified certain factors that have contributed to the success of SHGs in other states and which are, by and large, absent in Bihar. These factors are — attitude of the rural people and their education, availability of professionally-run quality micro-finance institutions, conducive regulatory framework, government support, and channelising government assistance through SHGs. It will be necessary to remove the above constraints to ensure the spread of SHG movement in the state.

The SHG-BLP was given a renewed thrust by the NABARD with the launch of SHG-2, to address some of these bottlenecks. All the SCBs, RRBs and CCBs are part of this renewed thrust. The focus of SHG-2 would be on voluntary savings, cash credit as a preferred mode of lending, scope for multiple borrowings by SHG members in keeping with repaying capacity, avenues to meet higher credit requirements for livelihood creation, SHG Federations as

nonfinancial intermediaries, audit and rating of SHGs as part of risk mitigation system, and strengthening monitoring mechanisms.

### RRB Microfinancing

Table 6.37 shows the microfinancing done by the Regional Rural Banks in Bihar in 2012-13. During that year, the three Regional Rural Banks have together financed 11,880 SHGs for a total amount of Rs 91.49 crore, which amounts to 41.21 percent of the total credit of Rs. 222 crore to SHGs in Bihar. Of the total number of 11,880 SHGs, as many as 10,330 were exclusively women SHGs, involving a savings amount of Rs 83.37 crore (91.1 percent).

**Table 6.37 : Microfinancing by RRBs during 2012- 2013**

RRBs	SHGs with Bank-linkage		Women SHGs	
	Number	Savings Amount (Rs crore)	Number	Savings Amount (Rs crore)
Bihar KGB	1710	19.14	1674	18.69
Madhya Bihar KGB	4325	34.95	2811	27.28
Uttar Bihar KGB	5845	37.40	5845	37.40
<b>Total</b>	<b>11880</b>	<b>91.49</b>	<b>10330</b>	<b>83.37</b>

Source : SLBC

### **6.8 Corporate Climate in Bihar**

Table 6.38 shows the total number of limited companies registered in various states of India during 2011-12. From this table, it can be seen that 1603 limited companies (1.6 percent of the country's total) had registered themselves in Bihar in 2011-12. Of these, as many as 1548 companies (96.6 percent) belonged to the private sector with a total authorised capital of Rs 206 crore, and only 55 companies (3.4 percent) were in the public sector with a total authorised capital of Rs 44 crore. As reported in the Economic Survey for 2012-13, there were 11,378 registered companies in Bihar as on 31<sup>st</sup> March 2011. Including the companies registered during the year, the total number of companies in Bihar as at the end of March 2012 would be 12,981, of which nearly 90 percent are in the private sector.



**Table 6.38 : Statewise Number of Registration of New Limited Companies during 2011-12**

States	No. of Companies			Authorised Capital (Rs crore)		
	Public	Private	Total	Public	Private	Total
Andhra Pradesh	157	6208	6365	163.56	1120.18	1283.74
<b>Bihar</b>	<b>55</b>	<b>1548</b>	<b>1603</b>	<b>44.04</b>	<b>206.06</b>	<b>250.10</b>
Gujarat	133	4673	4806	426.62	1615.69	2042.31
Haryana	53	2811	2864	254.76	1177.55	1432.31
Himachal Pradesh	8	283	291	32.46	35.95	68.41
Jharkhand	37	677	714	27.87	152.33	180.20
Karnataka	63	5247	5310	327.51	1374.94	1702.45
Kerala	62	2758	2820	2079.09	590.47	2669.56
Madhya Pradesh	146	2239	2385	91.37	231.33	322.70
Maharashtra	406	16217	16623	2094.66	6371.26	8465.92
Odisha	204	1550	1754	128.04	333.51	461.55
Punjab	83	1091	1174	48.10	185.73	233.83
Rajasthan	86	3596	3682	179.83	391.71	571.54
Tamil Nadu	126	6211	6337	402.74	2102.30	2505.04
Uttar Pradesh	215	5171	5386	225.88	650.53	876.41
Uttarakhand	6	443	449	7.16	47.61	54.77
West Bengal	1116	16477	17593	763.58	1826.21	2589.79
<b>India</b>	<b>3480</b>	<b>96159</b>	<b>99639</b>	<b>11600.38</b>	<b>23217.96</b>	<b>34818.34</b>

Source: Annual Report – 2011-12, Ministry of Corporate Affairs, Government of India

## 6.9 Financial Inclusion

A Roadmap for Financial Inclusion was prepared by the banks in Bihar in consultation with the state government and approved by District Level Coordination Committees (DLCC), as per the guidelines issued by the Reserve Bank of India. It aimed to expand banking outlets by way of new branches and through any of the available ICT-based models, including Business Correspondents (BCs) in the villages having a population of more than 2000 by March 2012. Accordingly, 9213 villages were identified and allotted to the banks for providing banking facilities. Of this, 2124 villages were covered during 2010-11 and by March 2012, all but 36 of the identified 9213 villages were covered. The remaining 36 villages were to have been covered by the end of 2012-13.

However, the target for the scheme was subsequently revised during 2012-13 and it was proposed to cover all villages with a population of 1600 or more in the scope for financial inclusion. Another major initiative of the state government in the direction of financial inclusion was the decision to open at least one account in every family, in order to enhance the reach of banking services to all families. By the end of 2012-13, a total of 3052 such villages were identified and planned to be covered.

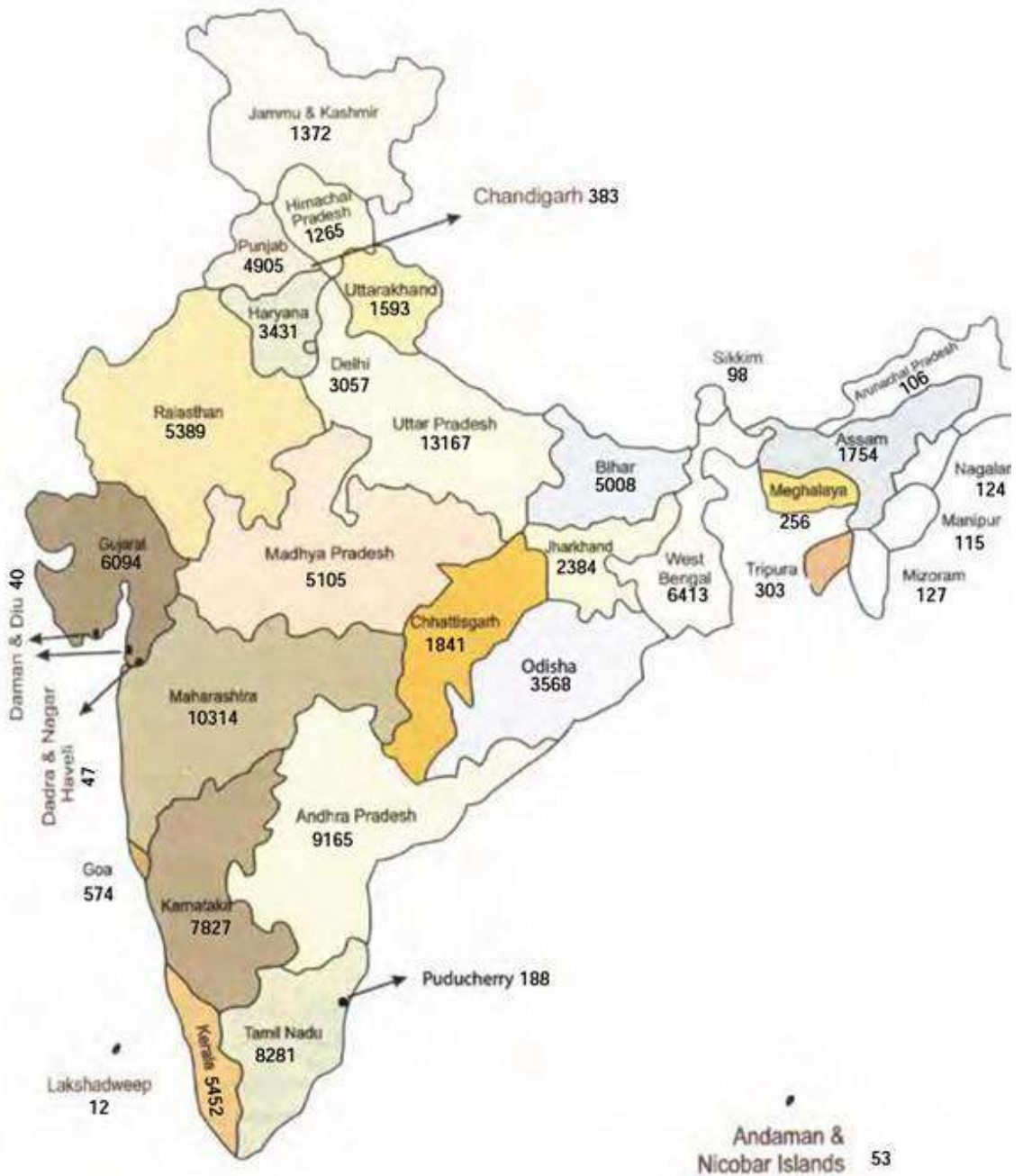
Roadmap for financial inclusion as on September 30, 2013, is presented in Table 6.39, according to which, by September 13, 2013 out of the target for 3052 villages, only 2242 villages could be covered, leaving 810 villages (26.5 percent) villages yet to be covered.

**Table 6.39 : Roadmap of Financial Inclusion as on September 30, 2013**

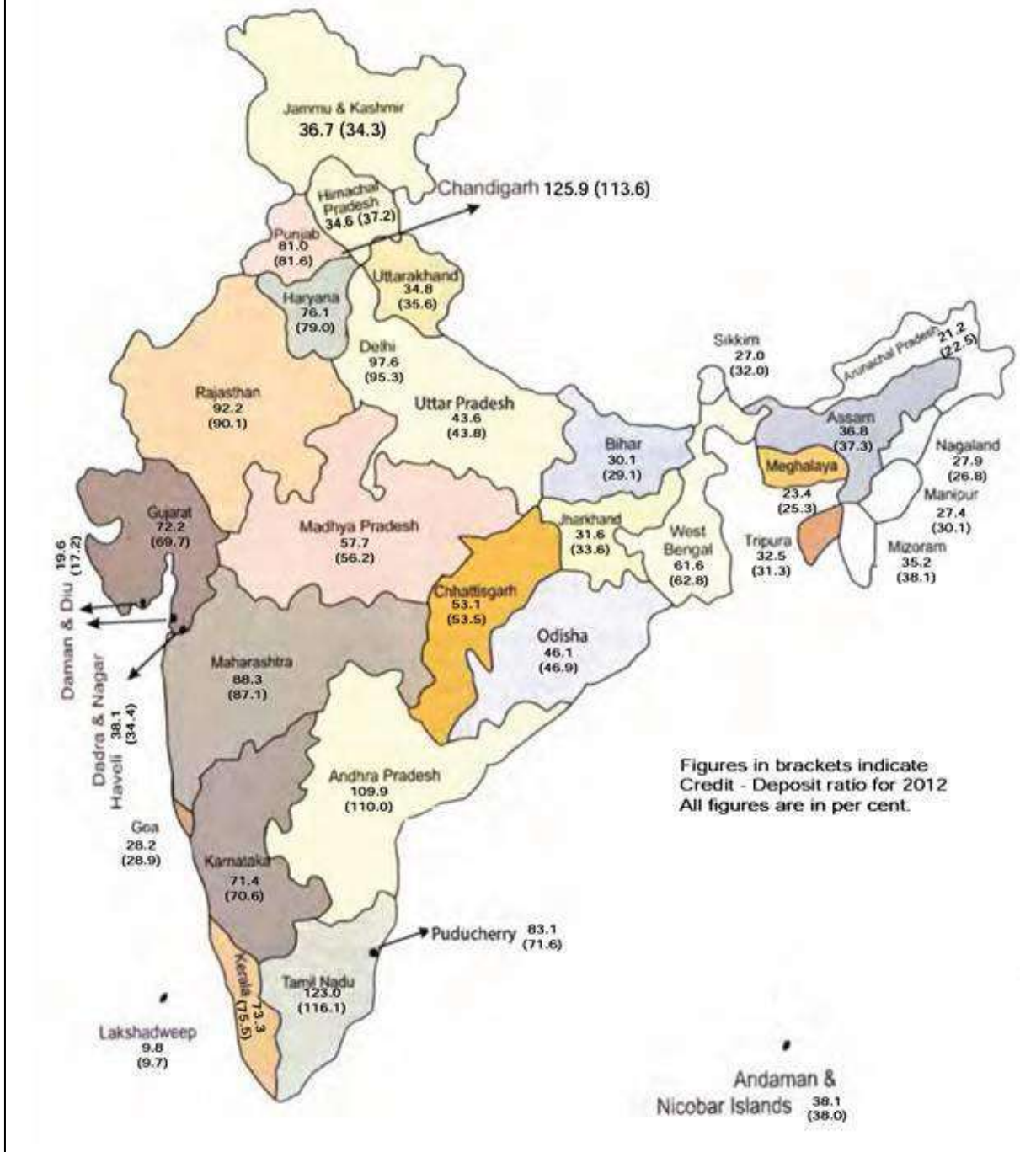
Sl. No.	Name of Bank	Total No. of villages with population of 1600-2000 allotted to the Bank	Total No. of Villages Covered	No. of Villages Yet to be Covered
<b>A. Nationalised Banks</b>				
1	ALLAHABAD BANK	101	77	24
2	ANDHRA BANK	1	0	1
3	BANK OF BARODA	71	44	27
4	BANK OF INDIA	138	97	41
5	CANARA BANK	55	6	49
6	CENTRAL BANK OF INDIA	258	4	254
7	DENA BANK	1	0	1
8	INDIAN BANK	13	13	0
9	INDIAN OVERSEAS BANK	3	3	0
10	ORIENTAL BANK OF COMMERCE	2	2	0
11	PUNJAB NATIONAL BANK	384	286	98
12	STATE BANK OF INDIA	443	443	0
13	SYNDICATE BANK	10	8	2
14	UCO BANK	123	16	107
15	UNION BANK OF INDIA	57	54	3
16	UNITED BANK OF INDIA	25	22	3
<b>SUB TOTAL</b>		<b>1685</b>	<b>1075</b>	<b>610</b>
<b>B. RRBs</b>				
1	BIHAR GRAMIN BANK	166	166	0
2	MADHYA BIHAR GRAMIN BANK	432	233	199
3	UTTAR BIHAR GRAMIN BANK	768	768	0
<b>SUB TOTAL</b>		<b>1366</b>	<b>1167</b>	<b>199</b>
<b>C. Private Banks</b>				
10	JAMMU & KASHMIR BANK	1	0	1
<b>SUB TOTAL</b>		<b>1</b>	<b>0</b>	<b>1</b>
<b>GRAND TOTAL</b>		<b>3052</b>	<b>2242</b>	<b>810</b>

Source : State Level Banker's Committee

**MAP - 1**  
**STATE & UNION TERRITORY-WISE DISTRIBUTION OF OFFICES**  
**OF COMMERCIAL BANKS - 2013**  
 (As on March 31)



**MAP - 2**  
**STATE & UNION TERRITORY-WISE CREDIT - DEPOSIT RATIO OF SCHEDULED**  
**COMMERCIAL BANKS - 2013**  
 (As on March 31)



Source : Statistical Tables Relating to Banks of India, RBI, 2013.

**APPENDIX**

**Table A 6.1 : Districtwise Performance Under Annual Credit Plan As On 31.3.2013**

**A : Priority Sector Advances**

(Rs.

lakh)

District	Agriculture			Small & Medium Enterprise			Other Priority Sector			Total Priority Sector		
	Target	Achievement	Achievement Percentage	Target	Achievement	Achievement Percentage	Target	Achievement	Achievement Percentage	Target	Achievement	Achievement Percentage
Patna	92120	88484	96.05	54272	107458	198	110549	111515	100.87	256941	307457	119.66
Nalanda	74039	54505	73.62	6387	13641	213.57	6211	7121	114.65	86637	75267	86.88
Bhojpur	109903	84915	77.26	7517	7253	96.49	11675	7703	65.98	129095	99871	77.36
Buxar	109941	87515	79.6	10050	10152	101.01	8306	8144	98.05	128297	105811	82.47
Rohtas	103551	89740	86.66	26907	16654	61.89	11833	7534	63.67	142291	113928	80.07
Kaimur	78310	71163	90.87	4033	4539	112.55	5390	5602	103.93	87733	81304	92.67
Gaya	114162	88799	77.78	11455	13865	121.04	14691	12087	82.27	140308	114751	81.79
Jehanabad	28910	22857	79.06	2428	3332	137.23	4284	3983	92.97	35622	30172	84.7
Arwal	17969	14178	78.9	1049	1181	112.58	1501	1498	99.8	20519	16857	82.15
Nawada	34611	23772	68.68	560	2282	407.5	7292	5896	80.86	42463	31950	75.24
Aurangabad	84882	65763	77.48	6760	7750	114.64	8953	9036	100.93	100595	82549	82.06
Saran	105938	81277	76.72	14756	18475	125.2	12714	14905	117.23	133408	114657	85.94
Siwan	74421	60006	80.63	7593	10272	135.28	13474	11580	85.94	95488	81858	85.73
Gopalganj	96597	74566	77.19	1708	2173	127.22	8686	5437	62.59	106991	82176	76.81
W. Champaran	98116	99910	101.83	32523	11827	36.37	5862	22216	378.98	136501	133953	98.13
E.Champaran	93064	91896	98.74	8800	15074	171.3	20617	7256	35.19	122481	114226	93.26
Muzaffarpur	108259	125016	115.48	19443	27406	140.96	19778	24650	124.63	147480	177072	120.07
Sitamarhi	51394	43104	83.87	4398	7750	176.22	5121	4072	79.52	60913	54926	90.17
Sheohar	8039	7612	94.69	404	465	115.1	821	559	68.09	9264	8636	93.22
Vaishali	57766	47573	82.35	7533	7024	93.24	9610	5817	60.53	74909	60414	80.65
Darbhanga	43315	41319	95.39	3402	12837	377.34	12065	10185	84.42	58782	64341	109.46
Madhubani	78237	66346	84.8	12233	9979	81.57	9930	7000	70.49	100400	83325	82.99
Samastipur	116644	88084	75.52	28237	15664	55.47	14639	9783	66.83	159520	113531	71.17
Begusarai	110450	90034	81.52	11818	26824	226.98	26719	19015	71.17	148987	135873	91.2
Munger	26722	23790	89.03	3669	5803	158.16	14046	8975	63.9	44437	38568	86.79
Sheikhpura	14196	11753	82.79	1081	1774	164.11	1380	2235	161.96	16657	15762	94.63
Lakhisarai	24579	18609	75.71	3979	3865	97.13	4605	4105	89.14	33163	26579	80.15
Jamui	21870	22366	102.27	1768	3626	205.09	8358	4855	58.09	31996	30847	96.41
Khagaria	49172	40986	83.35	5795	7293	125.85	4749	4813	101.35	59716	53092	88.91
Bhagalpur	65600	52304	79.73	5775	21465	371.69	14995	12509	83.42	86370	86278	99.89
Banka	34994	33827	96.67	2887	4050	140.28	12131	8111	66.86	50012	45988	91.95
Saharsa	40182	36407	90.61	2379	2888	121.4	6751	8025	118.87	49312	47320	95.96
Supaul	32869	35613	108.35	2380	1872	78.66	7503	3386	45.13	42752	40871	95.6
Madhepura	40196	33832	84.17	1410	2294	162.7	3608	5786	160.37	45214	41912	92.7
Purnea	85020	72152	84.86	8388	5988	71.39	11605	9349	80.56	105013	87489	83.31
Kishanganj	70618	50975	72.18	3758	4067	108.22	7383	5983	81.04	81759	61025	74.64
Araria	68208	54493	79.89	8860	7279	82.16	4379	2792	63.76	81447	64564	79.27
Katihar	75188	61087	81.25	3608	6363	176.36	7842	5892	75.13	86638	73342	84.65
<b>Bihar</b>	<b>2540052</b>	<b>2156628</b>	<b>84.90</b>	<b>340003</b>	<b>432504</b>	<b>127.21</b>	<b>460056</b>	<b>409410</b>	<b>88.99</b>	<b>3340111</b>	<b>2998542</b>	<b>89.77</b>

Source: State Level Bankers' Committee

**B : Non-Priority Sector Advances As On 31.3.2013**

(Rs. lakh)

District	Non-Priority Sector			Grand total		
	Target	Achievement	Achievement Percentage	Target	Achievement	Achievement Percentage
Patna	511307	515037	100.73	768248	822494	107.06
Nalanda	37521	19483	51.93	124158	94750	76.31
Bhojpur	39799	28569	71.78	168894	128440	76.05
Buxar	26142	30398	116.28	154439	136209	88.2
Rohtas	35259	28054	79.57	177550	141982	79.97
Kaimur	20248	16980	83.86	107981	98284	91.02
Gaya	62578	34396	54.97	202886	149147	73.51
Jehanabad	12657	9439	74.58	48279	39611	82.05
Arwal	8435	6795	80.56	28954	23652	81.69
Nawada	22449	17930	79.87	64912	49880	76.84
Aurangabad	31022	22248	71.72	131617	104797	79.62
Saran	51114	39481	77.24	184522	154138	83.53
Siwan	53281	32666	61.31	148769	114524	76.98
Gopalganj	33318	44026	132.14	140309	126202	89.95
W. Champaran	48478	32897	67.86	184979	166850	90.2
E. Champaran	57723	34327	59.47	180204	148553	82.44
Muzaffarpur	81236	59172	72.84	228716	236244	103.29
Sitamarhi	40490	30482	75.28	101403	85408	84.23
Sheohar	5469	3770	68.93	14733	12406	84.21
Vaishali	40014	34783	86.93	114923	95197	82.84
Darbhanga	58259	35230	60.47	117041	99571	85.07
Madhubani	52012	40961	78.75	152412	124286	81.55
Samastipur	55607	33961	61.07	215127	147492	68.56
Begusarai	42445	23158	54.56	191432	159031	83.07
Munger	37450	21612	57.71	81887	60180	73.49
Sheikhpura	6211	4910	79.05	22868	20672	90.4
Lakhisarai	12742	9402	73.79	45905	35981	78.38
Jamui	18750	12969	69.17	50746	43816	86.34
Khagaria	18344	19275	105.08	78060	72367	92.71
Bhagalpur	48649	22207	45.65	135019	108485	80.35
Banka	20231	14173	70.06	70243	60161	85.65
Saharsa	23744	19814	83.45	73056	67134	91.89
Supaul	27001	24482	90.67	69753	65353	93.69
Madhepura	25619	24667	96.28	70833	66579	93.99
Purnea	34603	28853	83.38	139616	116342	83.33
Kishanganj	17384	13682	78.7	99143	74707	75.35
Araria	25755	21635	84	107202	86199	80.41
Katihar	56582	41592	73.51	143220	114934	80.25
<b>Bihar</b>	<b>1799928</b>	<b>1453516</b>	<b>80.75</b>	<b>5140039</b>	<b>4452058</b>	<b>86.62</b>

Source : State Level Bankers' Committee

**Table A 6.2 : Districtwise Achievement Kisan Credit Card (Numbers)**

District	2006	2007	2008	2009	2010	2011	2012	2013
Patna	10801	26204	18048	26233	60143	50522	54949	22658
Nalanda	13266	16297	16175	22281	34946	42065	46476	23054
Bhojpur	4833	17683	15918	27575	50759	59020	84537	34094
Buxar	4051	8824	6775	10916	38447	32040	40533	26897
Rohtas	6674	15272	19590	33141	56523	57664	76546	41322
Kaimur	5205	9624	12094	24102	31488	29355	44165	26051
Gaya	8601	19716	16371	52571	40101	41012	60645	30224
Jehenabad	2381	5681	5348	12261	16095	25154	26430	9168
Arwal	1052	2698	2932	4443	6691	8363	12753	4248
Nawada	7668	11281	11217	25992	24837	28980	23731	10266
Aurangabad	12707	9272	8638	28077	42494	42353	54786	25458
Saran	9190	8881	14127	24233	32706	34841	39064	32176
Siwan	7074	10551	14545	27750	38536	34165	36959	23795
Gopalganj	5413	11205	13396	29824	42890	53928	60448	34478
West Champaran	31407	35212	32431	47446	70194	75740	97812	27608
East Champaran	14701	21053	26210	45138	74330	82860	104239	45103
Muzaffarpur	7517	15170	20050	36197	61028	58142	71134	52561
Sitamarhi	6814	10883	24403	19944	34675	30368	43467	26322
Sheohar	1309	1538	2617	6646	6315	12123	7682	4635
Vaishali	12409	15141	17144	30629	38763	45605	66709	24766
Darbhanga	3816	7783	8011	20738	43993	26360	41682	27739
Madhubani	12656	9559	15598	35420	38578	55261	72368	27926
Samastipur	21759	14954	22783	38363	79075	80395	95785	37239
Begusarai	21426	9352	14712	20694	57130	72811	89799	35776
Munger	2869	3967	5608	10756	16559	16701	28053	9906
Shiekhupura	2216	2317	3532	7882	6036	5216	12738	7057
Lakhisarai	2353	3422	4587	10054	11401	15848	18074	8678
Jamui	4113	3777	7382	13458	15779	22590	28020	17196
Khagaria	9028	5528	9296	12375	30313	39919	57270	19750
Bhagalpur	4726	9223	11477	22734	44740	37938	48747	19543
Banka	3138	4141	4282	9463	21232	22829	36202	15712
Saharsa	2135	5513	7250	13835	21763	18904	25224	11692
Supaul	2838	5593	6296	57130	22830	16790	27256	18301
Madhepura	2962	4679	6056	11620	12307	14707	24802	12033
Purnea	11791	12350	13477	27434	51210	30384	55209	19850
Kishanganj	8952	5484	7393	13680	14645	20790	36764	15404
Araria	13238	9170	8558	16384	20225	29469	47758	15563
Katihar	12329	9565	12213	19833	29760	31618	48620	19573
<b>Bihar</b>	<b>315418</b>	<b>398563</b>	<b>466540</b>	<b>897252</b>	<b>1339537</b>	<b>1402830</b>	<b>1847436</b>	<b>863822</b>

Source : State Level Bankers' Committee, Patna

## CHAPTER VII

### STATE FINANCES

Ever since the global economic crisis that broke out in 2008-09 bringing uncertainty into the macroeconomic environment, economic growth in the country has been slower, along with persistent inflation and high deficit in the current account. Since the last fiscal, economy has deteriorated further, with its rate of growth projected to fall to just around 5 percent during the current fiscal. Slowing down of foreign direct investment and withdrawal of substantial foreign funds from the financial markets in India led to extreme volatility in the exchange markets, plunging the rupee to its lowest level ever. The grim scenario that dominated the national economic landscape during the year had also affected the economy of most states, including Bihar. In such a situation, the public finances of the states were also affected.

Prudent management of public finance is essential for transformation of a poor state like Bihar by raising adequate resources and allocating them according to the priorities of the government, while ensuring the quality of expenditure. During the last few years, priority for the state government has been the building of quality physical infrastructure in which it lags behind all other states and to effect significant improvements in social infrastructure so as to make a dent in poverty as well as to raise the standards of delivery of all public services. To generate the resources necessary for all this, the state government has been enforcing strict fiscal discipline by improving the quality of expenditure and has increased its revenue substantially. The capital outlay has been increased every year to ensure necessary resources for the much-needed investments in infrastructure. The economic growth rate in Bihar has also surpassed the national growth rate and been sustained at that level during the last several years. As a result of significant increases in social sector spending, the quality of life of ordinary people has improved as reflected in improvements in most socio-economic indicators. The poverty scenario is also changing, albeit slowly, especially in the rural areas, and the historically weak linkages that impede the achievements in terms of social outcomes from the welfare programmes are slowly getting strengthened. But Bihar still continues to be among the states with extremely low per-capita income in India and has a low economic base.

The State Legislature passed the Bihar Fiscal Responsibility and Budget Management (FRBM) Act in February 2006, committing itself to (a) eliminate the revenue deficit by 2008-09 and build up adequate revenue surpluses thereafter, to bring down fiscal deficit to a level of less



than 3 percent of GSDP by 2008-09 and maintain it thereafter; (b) pursue policies to raise non-tax revenue with due regard to cost and equity; and (c) lay down norms for prioritization of capital expenditure and pursue expenditure policies that would provide impetus for economic growth, poverty reduction and human development. These resolutions have largely been adhered to. However, the upper limit of 3 percent of GDSP for the fiscal deficit, as prescribed in the Act, has in general limited the scope of all states, especially the economically backward ones, to borrow more and invest in capital assets essential for accelerating their growth further. It should, however, be mentioned that raising the resources alone may not be enough to effect speedy development; it also demands creating the institutional capacities for spending productively on assets and welfare programmes.

During 2012-13, the Gross Fiscal Deficit (GFD) of Bihar had reached Rs 6545 crore, about Rs 600 crore higher than that in the previous year; but at 2.1 percent, it was still much lower than the 3 percent limit of FRBM Act, due to the high growth in its GSDP. The capital outlay was raised by Rs 733 crore during the year, and it enabled the state government to continue the pace of infrastructure building. Even in the next year, the GFD, though projected to rise steeply, will still be 2.3 percent of GSDP, well below the FRBM Act limit.

The state government gets its resources from its own tax and non-tax revenues, its share of the divisible pool of central taxes allocated under recommendations of the Finance Commissions, grants received from the central government for plan and non-plan purposes, loans raised from the market, and other borrowings, mainly against the collections of provident fund and other accounts kept within the state government account. These resources are utilized for either plan expenditure for development purposes or for non-plan expenditure. The latter head includes expenditure for administration, payment of interests and servicing of its outstanding debt, providing grants and loans to local bodies, government companies and corporations, and advances for various purposes to the state government employees.

As per Article 266 of the Constitution, all revenues received by the state government, all loans raised by it and all money received by it as repayment of loans are credited to its Consolidated Fund. No money can be spent out of this fund except with the approval of the Legislature, through the process of passing of the budget. Other than this, there are two separate funds managed by the state government. The first is a Contingency Fund of the nature of an imprest with a fixed corpus that can be created by the legislature under Article 267 of the Constitution to meet unforeseen expenditure, pending their subsequent authorization by the legislature and

recoupment from the Consolidated Fund. All other money received by or on behalf of the state government are credited to its Public Account, constituted under Article 266(2) of the Constitution. No legislative authorization is required to withdraw any money from the Public Account, the balance of which is not held separately, but stands merged with the cash balance of the state government. The Gross Fiscal Deficit of the state government, after borrowings on the Consolidated Fund, is met by drawing down the balances in the Public Account.

The financial and fiscal performance of the state government have been analysed below, first by summarizing its receipts and expenditures (Table 7.1), and then by comparing the trends in eight major performance indicators relating to Bihar and other major states (Table 7.2). The actual figures of receipt and expenditure have been used for the period from 2008-09 to 2012-13, taken from the Finance Accounts of the state prepared by the Accountant General (A&E) of the state; for 2013-14, the budget estimates have been used. For other states, however, actual figures have been used only for 2011-12, while Revised Estimates (RE) and Budget Estimates (BE) have been used for 2012-13 and 2013-14 respectively. The state government finances have also analysed here mainly with reference to (i) Fiscal Performance, (ii) Deficit Management; (iii) Debt Management, (iv) Resource Management; (v) Expenditure Management; (vi) State Budget and (vii) Performance of State Public Sector Undertakings.

### **7.1 Overview of Financial Position**

The revenue surplus of Bihar had slumped to its lowest level in 2009-10, but 2010-11 was a year of recovery, when the state's revenue surplus had climbed to its hitherto highest level of Rs 6316 crore, compared to only Rs 2943 crore in the previous year. However, 2011-12 had witnessed the beginning of the slowing down of national economy, and in that year the revenue surplus again decreased to Rs 4820 crore, leading to a steep rise in the Gross Fiscal Deficit (GFD) by nearly Rs 2000 crore. In 2012-13, the revenue surplus improved by about Rs 300 crore only to Rs 5100 crore; however, the fiscal deficit increased by more than Rs 600 crore to Rs 6545 crore due to substantial increases in capital investments (by more than Rs 700 crore). In spite of this, as pointed out already, the GFD is still comfortably within the FRBM Act limits. Within these limits, it is expected to go up further in future to generate resources necessary to meet the requirements of continued capital investments.

The primary surplus of Rs 349 crore in 2010-11 was reversed in 2011-12, recording a primary deficit of Rs 1611 crore, and this deficit rose further to Rs 2116 crore by the end of the 2012-13. It is projected to increase further in 2013-14 to nearly Rs 2900 crore by budget estimates.

While the revenue receipts increased by Rs 8247 crore during 2012-13 over the previous year, the revenue expenditure went up by Rs 7966 crore, more of it due to increases in the development expenditure (Rs 7050 crore).

The 16 percent growth in the revenue receipts witnessed during 2012-13 was nearly the same as in 2011-12 (15 percent), but both considerably less than the 25 percent growth seen in 2010-11. The growth in 2012-13 was almost entirely due to the growth in tax receipts by Rs 7606 crore (19 percent), which was expected because the tax receipts constituted more than 80 percent of the total revenue; non-tax receipts showed an increase of only Rs 245 crore. The central grants increased only nominally (Rs. 395 crore) over the previous year, unlike in 2010-11 when it had increased by more than Rs 2000 crore. While the growth of revenue receipts had remained more or less stagnant at 16 percent, the revenue expenditure registered a decline in growth during 2012-13 (17 percent), compared to the growth of 21 percent in 2011-12, resulting in a small increase in revenue surplus in 2012-13. The revenue surplus is projected to increase substantially in the budget estimates of 2013-14. The capital outlay during 2012-13 increased by Rs 733 crore (by only 8 percent); however, as per budget estimates, it is estimated to rise substantially in 2013-14 to Rs 4613 crore (by 48 percent). The trend and summary of state finances during the six year period (2008-14) is shown in Table 7.1.

### Revenue Account

Starting with a revenue surplus of Rs 1076 crore for the first time in 2004-05, Bihar has been showing a continuous revenue surplus ever since. This surplus had increased to Rs 6316 crore in 2010-11, the highest ever level, before falling to Rs 4821 crore during 2011-12. In 2012-13 it improved marginally to Rs 5101 crore. As pointed out already, the revenue receipts increased by Rs 8246 crore mainly due to the increase in tax revenues (Rs 7606 crore). Within the broad head of tax revenue, 52 percent of the increase came from increase in the state's share of central taxes and 48 percent from the state's own revenues. In the previous year, these contributions stood at 60 percent and 40 percent respectively. Thus, in 2012-13, contribution of the state's own revenues to the growth of overall revenues improved compared to the previous year, which was a welcome development. The own revenues of the state government, tax plus non-tax, showed a healthy growth rate of more than 29 percent during 2012-13, compared to 24 percent a year before.

The revenue expenditure in 2012-13 increased by Rs 7966 crore over that in 2011-12, of which social services accounted for Rs 4379 crore (55 percent), and economic services for Rs 2672

crore (34 percent). For both these services, the increases were more than the increases in the previous year. The general services accounted for an increase of more than Rs 915 crore (11 percent) in 2012-13, of which pension payments alone accounted for additional expenditure of Rs 555 crore. However, the increases in both were much less than the corresponding increases in the previous year (Rs 2443 crore and 1664 crore respectively). The pension liability of the state government has been increasing rapidly over the years, from only Rs 2789 crore in 2007-08 to Rs 8364 crore in 2012-13, averaging an annual growth rate of about 25 percent. The total pension payment in 2013-14 is estimated to exceed Rs 11,000 crore. The interest payment did not show any increase during 2011-12; during 2012-13 also, it increased only nominally by Rs 124 crore.

The salary payments to the state government employees also accounted for substantial increases in revenue expenditure — by Rs 1364 crore in 2012-13, compared to Rs. 1644 crore in 2011-12. In the current fiscal, it is projected to go up by more than Rs 4100 crore. The salary and pension expenditure of the state government will be discussed later in this chapter in greater details. The budget estimates of 2013-14 aims at substantially higher levels of revenue expenditure as well as capital outlay, to be financed by much higher revenue collection as well as substantially higher level of central grants. The total expenditure, revenue plus capital, is budgeted to be about Rs 92,088 crore in 2013-14, an increase of more than one third over the level of 2012-13.

#### Development Expenditure and Capital Outlay

The developmental revenue expenditure on social and economic services increased by Rs 7050 crore in 2012-13 over that in the last fiscal. Between 2008-09 to 2012-13, the developmental revenue expenditure increased from Rs. 17,978 crore to Rs. 35,817 crore, while the non-developmental revenue expenditure grew at a lower rate, rising from Rs. 10,530 crore to Rs. 18,645 crore, bulk of it owing to pension as well as interest payments. Of the total capital outlay of Rs 9585 crore in 2012-13, as much as Rs 7536 crore was spent on economic services, almost half of it (Rs 3313 crore) on creating the transportation infrastructure, roads and bridges. The capital outlay on social services amounted to Rs 1331 crore. Out of this, 42 percent (Rs 563 crore) was spent on creating and improving health infrastructure, 19 percent (Rs. 258 crore) on improving the water supply and sanitation, and 27 percent (Rs 364 crore) on creating educational infrastructure in the state.

As pointed out in the last Economic Survey, the surplus in the revenue account has all along played a substantial role in the growth story of Bihar. The revenue surplus was achieved primarily due to increase in revenue receipts. Between 2008-09 and 2012-13, the total revenue receipts of the state government increased at an annual rate of 16.8 percent, while its revenue expenditure increased at a higher annual rate of 17.9 percent, still leaving a substantial revenue surplus every year. This sustained phenomenon of revenue surplus has enabled the state government to increase its capital outlay continuously till 2010-11; however, in 2011-12, due to the decrease in revenue surplus, the capital outlay was also reduced by Rs 344 crore. But, the capital outlay had increased again by Rs 733 crore in 2012-13. The total development expenditure of the state government stood at Rs 45,402 crore in 2012-13, about 65.6 percent of its total expenditure. The state government has targeted to maintain a high growth rate in development expenditure, both in revenue and capital account, and this is reflected in the budget estimates of 2013-14. The expenditure on non-developmental general services increased by only Rs 915 crore in 2012-13, about 5 percent over that in the last year.

The last Economic Survey had noted that the year 2006-07 had marked the beginning of the reform process in public finances in Bihar when, for the first time, capital outlay was increased substantially to Rs 5211 crore from a meagre Rs 2084 crore in the previous year. The state government has not only kept its focus on investing on capital assets, but accelerated the pace of investment. In every budget since 2006-07, the capital outlay was increased, which translated into higher growth for the state's economy. The expenditure on capital assets also creates a multiplier effect on growth of the economy. During the Eleventh Plan period, the GSDP of Bihar at current prices had grown annually at 22 percent, compared to the nation's GDP growth rate at 15.6 percent, making the state one of the fastest growing one in the country. This growth rate was also much higher than that during the Tenth Plan period (12 percent). During the last 5 years from 2007-08 to 2012-13, capital outlay grew annually at 9.4 percent and the total developmental expenditure, revenue plus capital, grew at 17 percent. The capital outlay of Bihar constituted 3.1 percent of its GSDP in 2012-13, compared to 3.6 percent in 2011-12. It accounted for 14 percent of total expenditure made by the state in 2011-12, compared to 15 percent in the previous year. However, the state government is aware that there is an urgent need to increase the pace of capital expenditure further. During 2011-12, there was actually a decline in capital outlay by 4 percent, which was reversed in 2012-13, when capital expenditure increased by 8 percent.

### Plan and Non-Plan Expenditure

The last Economic Survey had pointed out that the gap between plan and non-plan expenditure had started closing since 2007-08, the first year of the Eleventh Plan. In that year, non-plan expenditure was 1.9 times the plan expenditure, compared to 3.6 times in 2005-06. During 2012-13, the non-plan expenditure was 1.4 times the plan expenditure compared to 1.6 times in 2011-12. The total plan and non-plan expenditure during 2012-13 were Rs 28,380 crore and Rs. 40,825 crore respectively. The last Economic Survey had drawn attention to the report of the Rangarajan Committee on Efficient Management of Public Expenditure which has submitted its report in 2011. The Committee had recommended the removal of distinction between plan and non-plan expenditure on the ground that the budget neither provides a satisfactory classification of 'developmental and non- developmental dimensions of government expenditure', nor does it provide 'an appropriate budgetary framework'. There is indeed a logic in removing this artificial distinction that places a bias in favour of plan expenditure, but the central government has since shelved the report.

### Resource Mobilisation

The tax revenue of the state government has increased substantially from Rs. 23,865 crore in 2008-09 to Rs. 48,153 crore in 2012-13, growing annually at 20 percent during the period. The own tax revenue of the state government grew from Rs 6,172 crore to Rs 16,253 crore during this period, at a much higher annual rate of 27 percent. As indicated earlier, the growth in own tax revenues has picked up in recent years and, during the last two years, it grew by 28 and 29 percent respectively. However, the non-tax revenue showed hardly any increase over the period; it was Rs. 1,153 crore in 2008-09 and Rs. 1,135 crore in 2012-13. The total tax revenue of the state government registered an increase of 28 percent over the previous year, compared to the impressive growth of 29 percent in the state government's own tax revenue. During the five year period from 2008-09 to 2012-13, the state's share in the divisible pool of central taxes grew annually at a 18 percent, while central grants recorded a growth rate of only 8 percent.

The non-tax revenue seemed to have reached a plateau in Bihar, and has actually been on the decline since 2009-10 when it was Rs 1670 crore. Till that year, it was boosted by the debt relief available to the state government from the central government, as recommended by the Twelfth Finance Commission; but it was not available since 2010-11. In 2011-12, it was only Rs. 890 crore and increased to Rs 1135 crore in 2012-13. The major sources of non-tax revenue in the state are only two — interest receipts and receipts from non-ferrous mining and metallurgical industries.

The Own Tax: GSDP ratio in Bihar has been around 5 percent for the last few years and it is much below than that of other states. During the 5 year period 2008-13, it had improved from 4.3 percent to 5.3 percent. But, there still remains a large untapped potential for further increasing the state government's own tax revenue receipts. In the budget estimates of 2013-14, the total revenue is projected to be Rs 80,066 crore, an increase of Rs 20,500 crore (34 percent), of which state's own tax revenue receipts are estimated to be Rs 20,963 crore, an increase of 29 percent. The tax revenue is estimated to grow by Rs. 10,790 crore in the current fiscal, to Rs 58,944 crore; in this amount, the state's own revenues will constitute nearly 36 percent, an improvement over 34 percent registered in 2012-13.

#### Outstanding Public Debt

The public debt of the state government comprises only two elements — internal debt raised by the state government from the market including financial institutions and the loans taken from the central government, The second component has been falling ever since the period covered by the Twelfth Finance Commission, as a consequence of its recommendations. The state also acts as a trustee in respect of certain items in the public account which constitute the other liabilities that will be discussed later.

The state government had an outstanding public debt of Rs. 39,291 crore in 2008-09, equaling 27.6 percent of its GSDP. In 2012-13, the outstanding debt had increased to Rs. 57,474 crore, but the Debt: GSDP ratio had declined substantially to 18.6 percent, well below the limit of 28 percent, specified by the Twelfth Finance Commission. The ratio of interest payment to revenue receipts was at 11 percent in 2008-09 which got reduced to 7 percent in 2012-13, much below the upper limit of 15 percent, recommended by the Commission. This clearly indicates that the debt problem is well under the control of the state government. The debt servicing payments rose from Rs 5435 crore to Rs 7498 crore between 2008-09 and 2012-13. The interest payments accounted for Rs 3753 crore (69 percent of debt service payments) and Rs 4428 crore (59 percent of debt service payments) in these two years respectively, while repayment of principal increased from Rs. 1682 crore to Rs. 3070 crore during the same period. In 2013-14, the outstanding public debt liabilities are projected to rise to Rs 66,055 crore (17.6 percent of GSDP) and interest payments are expected to rise to Rs 5888 crore as per the budget estimates.

The structure of debt has undergone a significant change since 2002-03. This occurred first by swapping of the high cost central government loans with low cost market loans and then, as a result of the recommendations made by the Twelfth Finance Commission, by consolidation and rescheduling of all the central government loans for payment over a 20-year period at 7.5 percent rate of interest. Further, it was left to the state government's discretion to raise loans from the market as and when necessary, and requiring the central government to give only grants to the states. As a result, the proportion of central government loans diminished substantially over the last 10 years. During the period 2008-13, the central loans increased from Rs 150 crore to Rs 508 crore, its share in the total public debt receipts increasing from 2.5 percent 5.3 percent. The central loans are now being availed only for state's plan schemes. The total receipts of public debt during the period 2008-13 went up from Rs 5928 crore to Rs 9554 crore.

For the treatment of debt liabilities, in this Survey, there is one departure from the practice followed till the last year. Earlier, the net receipts from Small Savings, Provident Fund and other Accounts were included in the total debt liabilities of the state government. However, a new Indian Government Accounting Standard (IGAS) 10, proposed by the Government Accounting Standards Board (GASAB), has introduced a distinction between the receipts of debt into the Consolidated Fund and the liabilities that accrue to the state government automatically by virtue of its Public Account. Though the standard has not yet been formally adopted, it has redefined the outstanding liabilities of the state government. Earlier, the total debt of the state government comprised its internal debt, loans from the central government, and loans from small savings and provident fund account. While the first two are part of the borrowings against the Consolidated Fund of the state government, the small savings and provident fund accounts are maintained in its Public Account.

The Small Saving schemes have been always an important source of household savings in India. The Small savings instruments can be classified under three heads — (i) postal deposits comprising savings account, recurring deposits, time deposits of varying maturities and monthly income scheme; (ii) savings certificates (National Small Savings Certificate VIII and Kisan Vikas Patra); and (iii) social security schemes (public provident fund (PPF) and Senior Citizens' Savings Scheme).



Following the Report of the Committee on Small Savings in February 1999, a 'National Small Savings Fund' (NSSF) has been established in the Public Account of India with effect from April, 1999. All small savings collections are credited to this Fund. Similarly, all withdrawals under small savings schemes by the depositors are made out of the accumulations in this Fund. The balance in the Fund is invested in central and state government securities. The investment pattern is as per norms decided from time to time by the central government. The Fund is administered by the central government, under National Small Savings Fund (Custody and Investment) Rules, 2001, framed under Article 283(1) of the Constitution. The objective of NSSF is to de-link small savings transactions from the Consolidated Fund of India and ensure their operation in a transparent and self-sustaining manner. Since NSSF operates in the Public Account of India, its transactions do not impact the fiscal deficit of the central government directly. As an instrument in the public account, the balances under NSSF are direct liabilities and constitute a part of the outstanding liabilities of the central government. The NSSF flows affect only the cash position of the central government.

All deposits under small savings schemes are credited to NSSF and all withdrawals by the depositors are made out of accumulations in the Fund. The collections under the small saving schemes, net of the withdrawals, are the sources of funds for the NSSF. The NSSF invests the net collections of small savings in the Special State Government Securities (SSGS), as per the sharing formula decided by the central government. As per the current formula, states have to borrow 80 percent of the accumulated balances under this fund mandatorily (and hence pay interest to the central government), with the option to go up to 100 percent. Since 2002-03, the net collections are being invested only in state government securities and thus states are forced to borrow the entire proceeds. They carry interest rates higher than the market rates and these rates are administered by the central government. These borrowings form part of the public debt (internal debt) of the state government and are used partly to finance the fiscal deficit of the states.

The remaining amount is invested in Special Central Government securities (SCGS) with the same terms as that for the state governments. These securities are issued for a period of 25 years, including a moratorium of five years on the principal amount. The special securities carry a rate of interest fixed by central government from time to time. The rate of interest has remained unchanged at 9.5 per cent per annum since April 1, 2003. The income of NSSF comprises of the interest receipts on the investments in central government, state governments and other securities. While the interest rate on the investments on the central and state share of net small saving collection is as per the rates fixed from time to time, the interest rate on the

reinvestment of redeemed amounts is equal to the market rate for 20 year Government Securities. The expenditure of NSSF comprises interest payments to the subscribers of Small Savings and PPF Schemes and the management cost of operating the schemes. The loans from NSSF outstanding against the state government as at the end of 2012-13 amounted to Rs 19,125 crore, as against Rs 18,832 crore in 2011-12. During 2012-13, the state government had availed loans against special securities issued to NSSF amounting to Rs 1006 crore (Rs 1113 crore in 2011-12).

As per the new accounting standard, public debt now comprises the borrowings from the Consolidated Fund only, while the three major public account balances constitute the 'Other Liabilities' of the state government, since they all stand merged into the cash balance of the state government. The 'Other Liabilities' thus includes Provident Fund and Other Accounts, Reserve Funds and Deposits and Advances. The accounts of the state government are already reflecting this new classification of public debt and other liabilities and the same classification will be followed in the Economic Surveys from now on. It may be mentioned that public accounts create a lot of distortions in the government financial system and there is a need to deal with it at a structural level.

The year 2006-07, being the year of enactment of FRBM legislation, also marked the beginning of fiscal discipline in Bihar, as seen in the containment of its Gross Fiscal Deficit (GFD) within the FRBMA limits of 3 percent of GSDP. The GFD: GSDP ratio of Bihar was brought down to 2.92 percent in 2006-07 from 4.43 percent in the previous year. It was thereafter kept well within the 3 percent limit in all the subsequent years barring 2009-10, the year that immediately followed the economic meltdown, when it was just marginally higher at 3.2 percent of GSDP. In 2012-13, the ratio of GFD to GSDP stood at 2.1 percent as pointed out earlier and is estimated to increase only to 2.3 percent of GSDP as per budget estimates of 2013-14. In absolute terms, the GFD increased from Rs. 2507 crore in 2008-09 to Rs. 6545 crore in 2011-12. It is estimated to rise substantially to Rs 8769 crore as per budget estimates of 2013-14, but still well within the FRBMA limit of 3 percent. Summing up, it can be said that, even though the financial consolidation process is suffering setbacks since 2010-11 in response to adverse macroeconomic situations prevailing in the country, the public finances of the state government are still being managed prudently, and are in a healthier shape compared to what it was five years ago.

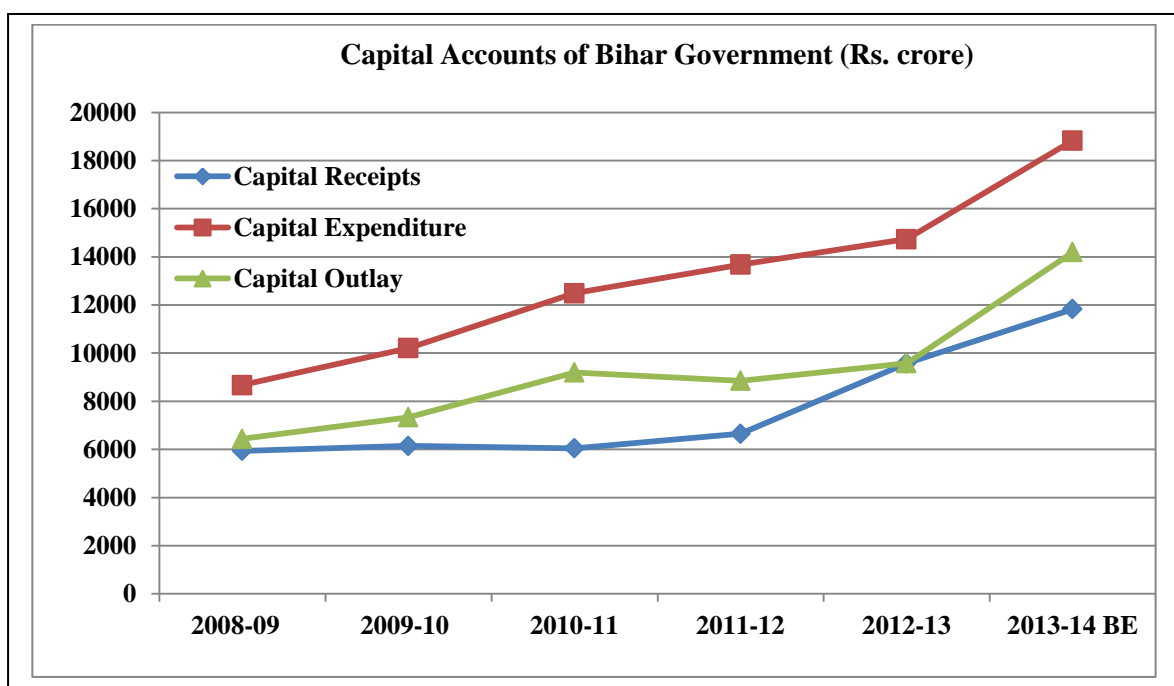
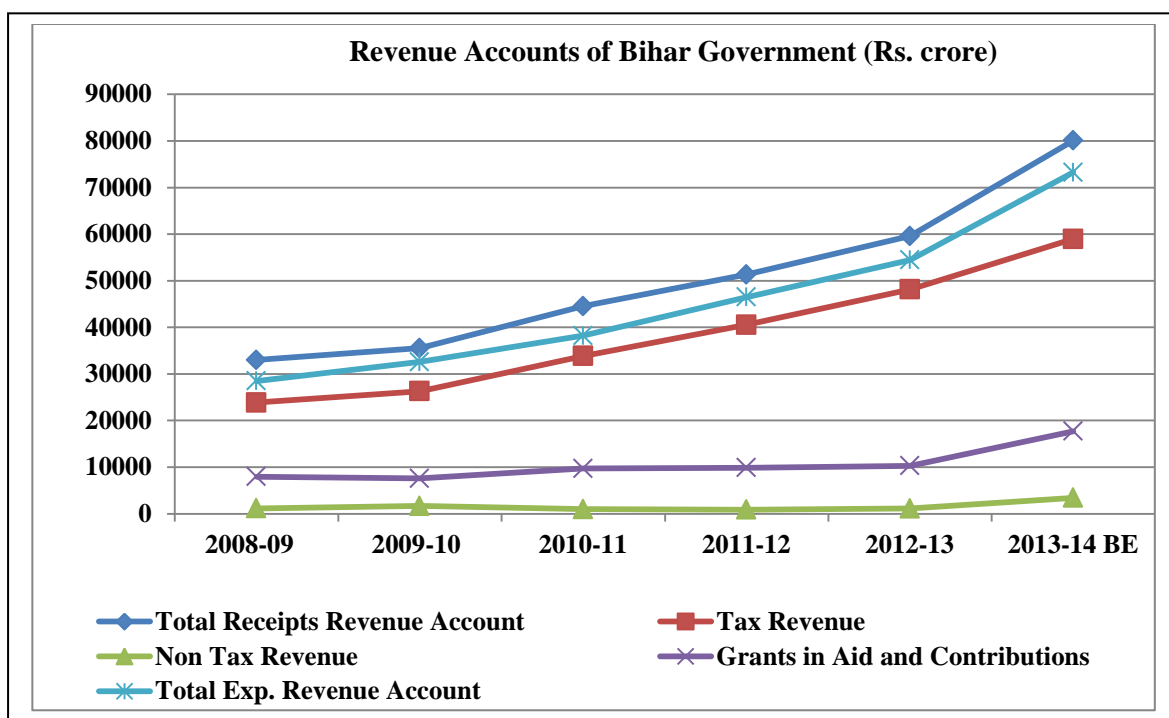
**Table 7.1 : Receipts and Expenditure of the Bihar Government**

(Rs. crore)

Sl. No.	Item	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14 BE
<b>1</b>	<b>Total Receipts Revenue Account</b>	<b>32981</b>	<b>35527</b>	<b>44532</b>	<b>51320</b>	<b>59567</b>	<b>80066</b>
a	Tax Revenue	23866	26293	33848	40547	48153	58944
b	Non Tax Revenue	1153	1670	985	890	1135	3416
c	Grants in Aid and Contributions	7962	7564	9699	9883	10278	17707
<b>2</b>	<b>Total Exp. Revenue Account</b>	<b>28512</b>	<b>32584</b>	<b>38216</b>	<b>46499</b>	<b>54466</b>	<b>73258</b>
a	General Services, of which	10530	12202	15287	17730	18645	25469
	Interest Payments	3753	3685	4319	4304	4428	5888
b	Social Services	12252	13186	15090	18729	23107	32005
c	Economic Services	5726	7088	7836	10038	12710	15780
d	Grants-in-aid	4	107	3	3	4	4
<b>3</b>	<b>Revenue Deficit</b>	<b>-4469</b>	<b>-2943</b>	<b>-6316</b>	<b>-4821</b>	<b>-5101</b>	<b>-6809</b>
<b>4</b>	<b>Capital Receipts</b>	<b>5939</b>	<b>6147</b>	<b>6044</b>	<b>6651</b>	<b>9579</b>	<b>11833</b>
a	Public Debt etc.	5928	6134	6032	6628	9554	11819
b	Recovery of Loan and Advances	11	13	12	23	25	13
<b>5</b>	<b>Capital Expenditure, of which</b>	<b>8669</b>	<b>10212</b>	<b>12489</b>	<b>13680</b>	<b>14740</b>	<b>18830</b>
a	Capital Outlay	6436	7332	9196	8852	9585	14197
b	Loans and Advances	551	897	1103	1906	2086	1394
c	Public Debt.	1682	1983	2190	2922	3070	3239
<b>6</b>	<b>Total Expenditure</b>	<b>37181</b>	<b>42796</b>	<b>50705</b>	<b>60181</b>	<b>69206</b>	<b>92088</b>
a	Plan Expenditure	13814	16194	20911	23008	28380	39006
b	Non Plan Expenditure	23367	26602	29794	37173	40825	53082
<b>7</b>	<b>Gross Fiscal Deficit</b>	<b>2507</b>	<b>5273</b>	<b>3971</b>	<b>5914</b>	<b>6545</b>	<b>8769</b>
<b>8</b>	<b>Primary Deficit</b>	<b>-1246</b>	<b>1588</b>	<b>-348</b>	<b>1611</b>	<b>2116</b>	<b>2881</b>
<b>9</b>	<b>Total Borrowings</b>	<b>5928</b>	<b>6134</b>	<b>6032</b>	<b>6628</b>	<b>9554</b>	<b>11819</b>
a	Internal Debt Receipt	5778	5370	5251	5801	9046	10393
b	Loans from Central Government	150	764	782	827	508	1426
<b>10</b>	<b>Repayment of Public Debt*</b>	<b>1682</b>	<b>1983</b>	<b>2190</b>	<b>2922</b>	<b>3070</b>	<b>3239</b>
<b>11</b>	<b>Public Debt Outstanding</b>	<b>39291</b>	<b>43442</b>	<b>47285</b>	<b>50990</b>	<b>57474</b>	<b>66055</b>
<b>12</b>	<b>GSDP</b>	<b>142279</b>	<b>162923</b>	<b>204463</b>	<b>246995</b>	<b>308640</b>	<b>375638</b>
<b>As percentage of GSDP</b>							
<b>1</b>	<b>Total Receipts Revenue Account</b>	<b>23.2</b>	<b>21.8</b>	<b>21.8</b>	<b>20.8</b>	<b>19.3</b>	<b>21.3</b>
a	Tax Revenue	16.8	16.1	16.6	16.4	15.6	15.7
b	Non Tax Revenue	0.8	1.0	0.5	0.4	0.4	0.9
c	Grants in aid and contr.	5.6	4.6	4.7	4.0	3.3	4.7
<b>2</b>	<b>Total Exp. Revenue Account</b>	<b>20.0</b>	<b>20.0</b>	<b>18.7</b>	<b>18.8</b>	<b>17.6</b>	<b>19.5</b>
a	General Services, of which	7.4	7.5	7.5	7.2	6.0	6.8
	Interest payments	2.6	2.3	2.1	1.7	1.4	1.6
b	Social Services	8.6	8.1	7.4	7.6	7.5	8.5
c	Economic Services	4.0	4.4	3.8	4.1	4.1	4.2
d	Grants-in-aid	0.0	0.1	0.0	0.0	0.0	0.0
<b>3</b>	<b>Revenue Deficit</b>	<b>-3.1</b>	<b>-1.8</b>	<b>-3.1</b>	<b>-2.0</b>	<b>-1.7</b>	<b>-1.8</b>
<b>4</b>	<b>Capital Receipts</b>	<b>4.2</b>	<b>3.8</b>	<b>3.0</b>	<b>2.7</b>	<b>3.1</b>	<b>3.2</b>
a	Public Debt etc.	4.2	3.8	3.0	2.7	3.1	3.1
b	Recovery of Loan and Advances	0.0	0.0	0.0	0.0	0.0	0.0
<b>5</b>	<b>Capital Expenditure, of which</b>	<b>6.1</b>	<b>6.3</b>	<b>6.1</b>	<b>5.5</b>	<b>4.8</b>	<b>5.0</b>
a	Capital Outlay	4.5	4.5	4.5	3.6	3.1	3.8
b	Loans and Advances	0.4	0.6	0.5	0.8	0.7	0.4
c	Public Debt.	1.2	1.2	1.1	1.2	1.0	0.9
<b>6</b>	<b>Total Expenditure</b>	<b>26.1</b>	<b>26.3</b>	<b>24.8</b>	<b>24.4</b>	<b>22.4</b>	<b>24.5</b>
a	Plan Expenditure	9.7	9.9	10.2	9.3	9.2	10.4
b	Non Plan Expenditure	16.4	16.3	14.6	15.0	13.2	14.1
<b>7</b>	<b>Gross Fiscal Deficit</b>	<b>1.8</b>	<b>3.2</b>	<b>1.9</b>	<b>2.4</b>	<b>2.1</b>	<b>2.3</b>
<b>8</b>	<b>Primary Deficit</b>	<b>-0.9</b>	<b>1.0</b>	<b>-0.2</b>	<b>0.7</b>	<b>0.7</b>	<b>0.8</b>
<b>9</b>	<b>Total Borrowing</b>	<b>4.2</b>	<b>3.8</b>	<b>3.0</b>	<b>2.7</b>	<b>3.1</b>	<b>3.1</b>
a	Internal Debt Receipt	4.1	3.3	2.6	2.3	2.9	2.8
b	Loans from Central Government	0.1	0.5	0.4	0.3	0.2	0.4
<b>10</b>	<b>Repayment of Public Debt</b>	<b>1.2</b>	<b>1.2</b>	<b>1.1</b>	<b>1.2</b>	<b>1.0</b>	<b>0.9</b>
<b>11</b>	<b>Debt Outstanding</b>	<b>27.6</b>	<b>26.7</b>	<b>23.1</b>	<b>20.6</b>	<b>18.6</b>	<b>17.6</b>

GSDP for 2013-14 has been estimated on the basis of CAGR of last 5 years.

Chart 7.1



## 7.2 Fiscal Performance

The revenue and capital deficits represent the excess of expenditure over receipts under those accounts. The conventional deficit is the algebraic sum of the revenue and capital deficits of the Consolidated Fund of the state government. This, however, does not actually show the total resource gap, as it includes the borrowings under the capital receipts. The overall resource gap is reflected by the Gross Fiscal Deficit (GFD) which is bridged by borrowings of one sort or

another. For analyzing the fiscal performance of the state government during last 3 years (2011-12 to 2013-14 BE), the present analysis has used the following 8 indicators:

- (i) Ratio of Revenue Deficit to GFD
  - (ii) Ratio of Capital Outlay to GFD
  - (iii) Ratio of Non-Development Revenue Expenditure to Aggregate Disbursement
  - (iv) Ratio of Non-Development Revenue Expenditure to Revenue Receipt
  - (v) Ratio of Interest Payment to Revenue Expenditure
  - (vi) Ratio of State's Own Revenue to Revenue Expenditure
  - (vii) Ratio of Gross Transfer from Central Government to Aggregate Disbursement
  - (viii) Ratio of Debt Servicing Expenditure to Gross Transfers from Central Government.
- (i) Ratio of Revenue Deficit to GFD : This ratio indicates the extent to which revenue deficit contributes to GFD. Ideally, the revenue account should leave a surplus for creation of capital assets. As noted already, there were substantial surpluses in the revenue account of state government for the last few years, enabling it to increase its capital expenditure continuously. The revenue surplus increased to Rs 5101 crore in 2012-13 from Rs. 4821 crore in 2011-12, and it constituted 78 percent of GFD during in 2012-13, a decline from 82 percent in 2011-12. Thanks to the Twelfth Finance Commission, most major states in the country today are revenue surplus states. During the last 3 years, among 17 major states, other than Bihar, 11 other states (Jharkhand, Odisha, Uttar Pradesh, Madhya Pradesh, Rajasthan, Maharashtra, Gujarat, Andhra Pradesh, Karnataka, Tamil Nadu and Chhattisgarh) have consistently maintained reasonable surpluses in their revenue accounts. Among the states that failed to achieve consistent surpluses in their revenue accounts are included — West Bengal, Punjab, Haryana, Kerala and Himachal Pradesh.
- (ii) Ratio of Capital Outlay to GFD : As an obvious consequence of the improvements in its revenue accounts, Bihar has had a high capital outlay during the last 3 years. In 2011-12, the capital outlay was nearly 1.5 times its GFD, and this was the position even in 2012-13. In 2013-14, the ratio is expected to increase to 1.6. Among the major states, those which could register a similar high level of capital outlay are — Jharkhand, Odisha, Maharashtra, Uttar Pradesh, Madhya Pradesh, Rajasthan, Gujarat, Tamil Nadu and Chhattisgarh.

- (iii) Ratio of Non-Development Revenue Expenditure to Aggregate Disbursements : The non-development expenditure, incurred mainly for administrative or general services, should preferably be a small part of the total disbursements. In Bihar, non-developmental revenue expenditure constituted 26.9 percent of the total expenditure in 2012-13, less than 29.5 percent recorded in 2011-12. This was high compared to some of the states which have managed to curtail their non-developmental revenue expenditure. Most of the major states also returned comparable figures, while some states like West Bengal, Punjab, Uttar Pradesh, Kerala and Himachal Pradesh had this ratio above 30 percent. Only Maharashtra and Chhattisgarh could curtail their non-developmental revenue expenditure to a level below 20 percent of their total disbursements.
- (iv) Ratio of Non-Development Revenue Expenditure to Revenue Receipts : This ratio indicates the extent to which the state government's revenue receipts could not be utilized for developmental purposes; it should preferably be low. In Bihar, the non-developmental revenue expenditure consumed 34.6 percent of total revenue receipts in 2011-12 and, in 2012-13, this ratio was reduced to 31.3 percent. In 2013-14 (BE), this ratio is projected to increase marginally to 31.8 percent. While many states like West Bengal, Uttar Pradesh, Punjab, Tamil Nadu and Himachal Pradesh had ratios higher than 40 percent, Kerala had a ratio of 70 percent in 2012-13. The ratio was less than 30 percent for Jharkhand, Maharashtra, Andhra Pradesh and Chhattisgarh in 2012-13.
- (v) Ratio of Interest Payment to Revenue Expenditure : Interest payments constitute a perennial burden on governments' finances of most of the states, because of their high indebtedness. For Bihar, however, interest payments have been consuming progressively lesser proportion of the revenue expenditure since 2004-05. It was 15.7 percent in 2007-08 and came down steadily to 8.6 percent in 2012-13. Nearly all states, except Jharkhand Madhya Pradesh, Karnataka and Chhattisgarh, had this ratio above 10 percent in 2012-13, the highest being 31.1 percent for Rajasthan.
- (vi) Ratios of State's Own Revenue to Revenue Expenditure : The ratio of the state's own revenue, that includes both tax and non-tax revenues, to its total revenue expenditure indicates the self-sufficiency of the state government, vis-à-vis its revenue expenditure needs. In 2007-08, own tax and non-tax revenue receipts of Bihar together covered barely 24 percent of its total revenue expenditure. The ratio has improved since then, reaching the peak of nearly 31.9 percent in 2012-13. It is budgeted to increase further to 33.3 percent in 2013-14. This indicates that the state government is on the right track, though it is still a long way to attain reasonable amount of financial self-sufficiency. The

position of all other major states is far better on this count; most of them raised more than or close to 50 percent of their total revenue expenditure from their own tax and non-tax receipts in 2012-13, except West Bengal (39.8 percent), Jharkhand (44.5 percent), Uttar Pradesh (42.5 percent) and Himachal Pradesh (40 percent). While Maharashtra and Gujarat raised more than 80 percent of their revenue expenditure requirements from their own resources, Haryana, Andhra Pradesh, Kerala and Tamil Nadu raised more than 70 percent on this account.

- (vii) Ratio of Gross Transfers from Central Government to Aggregate Disbursements : This ratio brings out the state government's dependence on external (central) resources. For Bihar, such dependence has always been very high. The central transfers always met more than 60 percent of Bihar's total expenditure requirements on revenue and capital accounts. However, from the peak of almost 72 percent in 2007-08, this ratio had decreased to 61 percent in 2012-13. In the budget estimates of 2013-14 also, it is projected to reduce only marginally to 60.5 percent. No other major state has had such a high dependence on the central government transfers. Among other major states, only Jharkhand, Odisha, West Bengal, Himachal Pradesh, Uttar Pradesh and Madhya Pradesh had more than 40 percent of their total expenditure financed by the central transfers; in case of Jharkhand it was above 50 percent. Even if only central grants are considered, since states in any case have a statutory right to the share of central taxes, it accounted for about 15 percent of Bihar's aggregate disbursements in 2012-13 (16 percent in 2011-12). This is a more appropriate indicator of state government's dependence on central government.
- (viii) Ratio of Debt Servicing to Gross Transfers from Central Government : Till 2003-04, debt servicing used to consume a very substantial portion of the gross transfers from the central government to Bihar. However, due to the recommendations of the Twelfth Finance Commission and better financial management, this ratio has been successfully brought down from more than 100 percent in 2003-04 to only about 27 percent in 2007-08. It has since been declining continuously and stood at 19.1 percent (2011-12), 17.8 percent (2012-13) and 16.4 percent (2013-14 BE). The performance of Bihar in this respect is significantly better than many of the major Indian states. In case of Punjab, Haryana, Kerala, Gujarat and Tamil Nadu, the situation is especially alarming since this ratio had sometimes exceeded 100 percent or remained close to that, indicating that the entire central transfers may not be sufficient to discharge the existing debt servicing obligations of these states. Additional resources from the own revenues of these state governments or from their market borrowings are, therefore, needed to pay for debt

servicing in these states, seriously jeopardizing their ability to undertake development expenditure.

**Table 7.2 : Major Fiscal Indicators**

State	A. Revenue Deficit : GFD (%)			B. Capital Outlay : GFD (%)		
	2011-12 (Actuals)	2012-13 (RE)	2013-14 (BE)	2011-12 (Actuals)	2012-13 (RE)	2013-14 (BE)
<b>Bihar</b>	-81.5	-77.9	-77.6	149.7	146.4	161.9
Jharkhand	-71.4	-129.5	-77.3	157.9	206.0	158.1
West Bengal	82.3	63.6	26.0	15.6	30.8	69.5
Odisha	901.8	-106.0	-32.0	-723.1	205.9	131.9
Uttar Pradesh	-76.7	-26.1	-41.2	167.5	123.3	137.0
Madhya Pradesh	-171.4	-61.5	-42.7	156.6	106.2	91.0
Rajasthan	-92.2	-6.9	-7.9	195.5	104.4	107.9
Maharashtra	-849.3	2432.3	-1601.5	934.8	-2260.1	1672.7
Gujarat	-29.1	-21.4	-22.5	130.0	122.3	123.2
Punjab	80.2	50.7	18.9	18.8	48.2	78.7
Haryana	20.3	38.8	27.2	75.0	57.4	64.2
Karnataka	-37.9	-6.1	-3.4	125.2	97.0	99.9
Andhra Pradesh	-20.4	-22.2	-4.2	89.1	99.8	86.9
Kerala	62.6	30.0	19.1	30.0	60.7	72.6
Tamil Nadu	-9.1	-2.4	-3.0	109.1	102.4	103.0
Himachal Pradesh	31.9	21.1	38.1	54.5	67.1	53.9
Chhatisgarh	-403.3	-47.1	-47.2	505.0	137.3	140.5

Source : State Government Budgets

State	C. Non-Dev. Exp: Agg. Disbursements (%)			D. Non-Dev. Exp: Revenue Receipts (%)		
	2011-12 (Actuals)	2012-13 (RE)	2013-14 (BE)	2011-12 (Actuals)	2012-13 (RE)	2013-14 (BE)
<b>Bihar</b>	29.5	26.9	27.7	34.6	31.3	31.8
Jharkhand	30.1	23.3	25.0	35.0	26.9	29.4
West Bengal	39.1	35.3	34.7	55.8	49.3	43.4
Odisha	27.5	29.9	31.5	28.8	34.0	37.0
Uttar Pradesh	39.2	36.5	34.4	44.5	43.7	42.8
Madhya Pradesh	24.1	26.8	26.8	31.0	32.0	33.7
Rajasthan	29.0	24.7	24.8	33.3	31.2	30.5
Maharashtra	19.5	19.8	20.2	20.9	20.8	22.2
Gujarat	26.5	24.3	26.0	33.4	32.3	34.2
Punjab	40.1	30.9	28.7	66.8	49.9	46.4
Haryana	24.0	21.9	22.2	33.8	33.0	33.5
Karnataka	24.2	25.1	26.1	29.8	30.8	32.3
Andhra Pradesh	26.0	23.3	25.1	32.2	29.1	31.7
Kerala	44.0	39.6	36.5	61.5	70.0	72.4
Tamil Nadu	30.3	28.2	29.9	42.8	40.5	42.8
Himachal Pradesh	32.6	31.1	30.8	42.9	40.7	40.7
Chhatisgarh	22.9	19.7	18.8	25.5	24.2	22.6



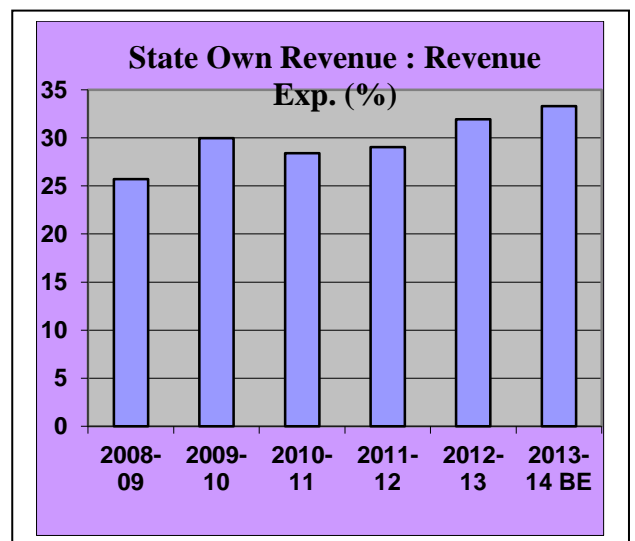
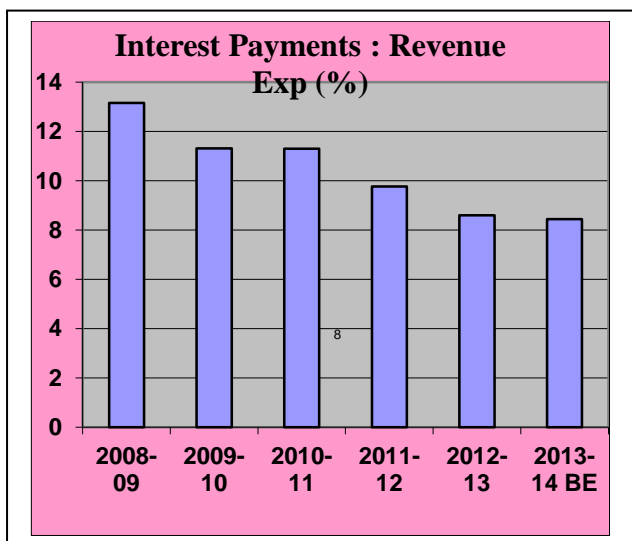
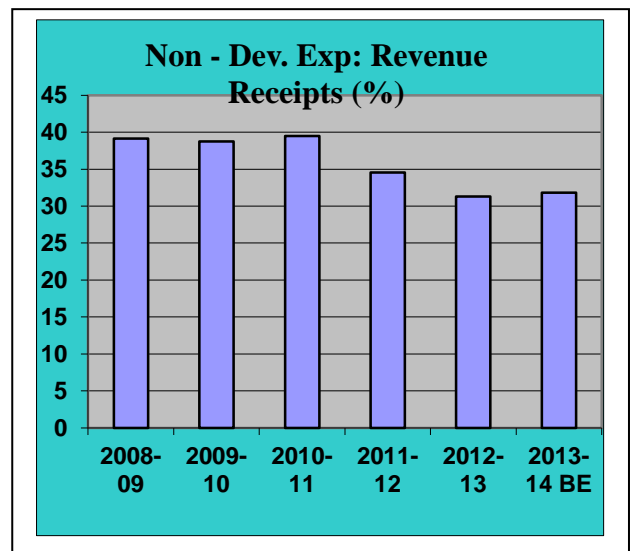
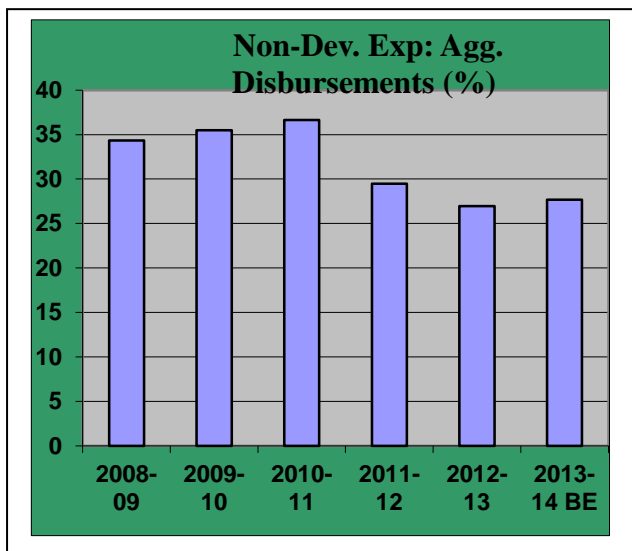
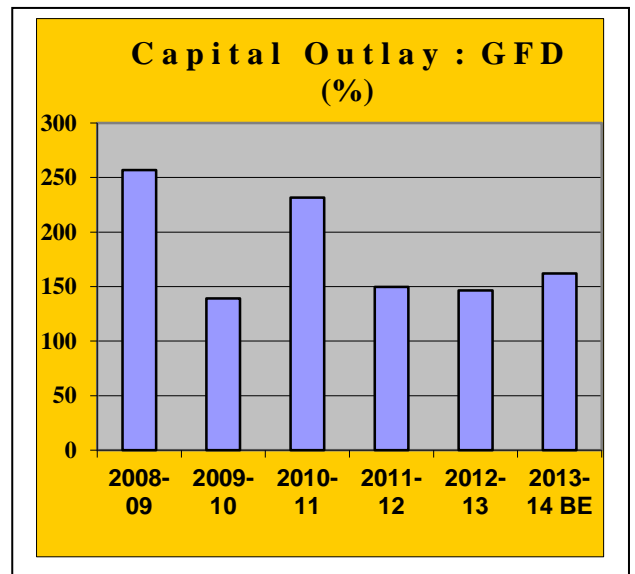
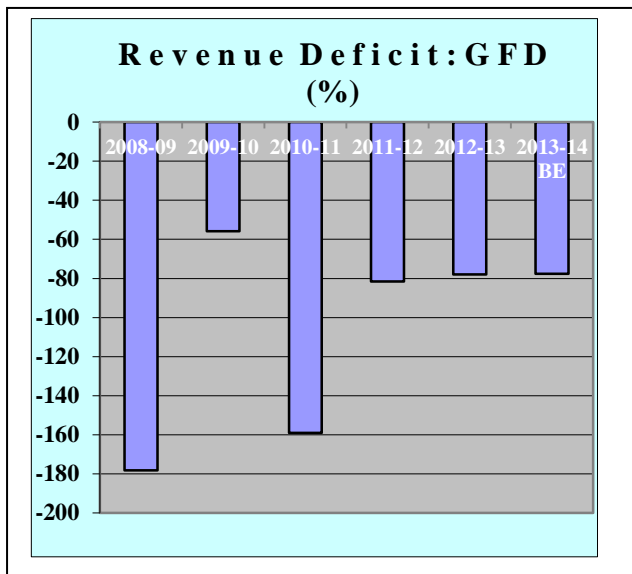
State	E. Interest Payments: Revenue Exp (%)			F. State Own Revenue: Revenue Exp. (%)		
	2011-12 (Actuals)	2012-13 (RE)	2013-14 (BE)	2011-12 (Actuals)	2012-13 (RE)	2013-14 (BE)
Bihar	9.3	8.1	8.0	29.0	31.9	33.3
Jharkhand	10.8	8.7	8.1	47.6	44.5	47.0
West Bengal	21.7	20.9	21.3	35.8	39.8	45.2
Odisha	7.4	10.6	10.1	57.4	51.1	49.5
Uttar Pradesh	12.5	10.9	10.2	50.7	42.5	43.7
Madhya Pradesh	10.1	9.1	8.8	65.4	56.8	55.1
Rajasthan	14.7	31.1	30.4	64.4	62.6	61.3
Maharashtra	17.6	16.5	17.0	91.2	87.3	86.9
Gujarat	18.3	17.0	16.8	82.9	80.6	82.1
Punjab	19.0	15.9	17.1	61.2	66.4	70.4
Haryana	13.0	13.0	14.3	78.5	71.1	73.4
Karnataka	9.3	8.2	8.7	77.7	68.2	68.3
Andhra Pradesh	12.4	11.5	12.1	71.9	71.1	69.3
Kerala	13.7	13.6	12.7	61.5	70.0	72.4
Tamil Nadu	10.8	10.3	12.1	77.8	79.2	78.7
Himachal Pradesh	13.6	13.0	12.7	38.5	40.0	40.5
Chhatisgarh	5.7	4.9	3.8	65.3	59.7	61.0

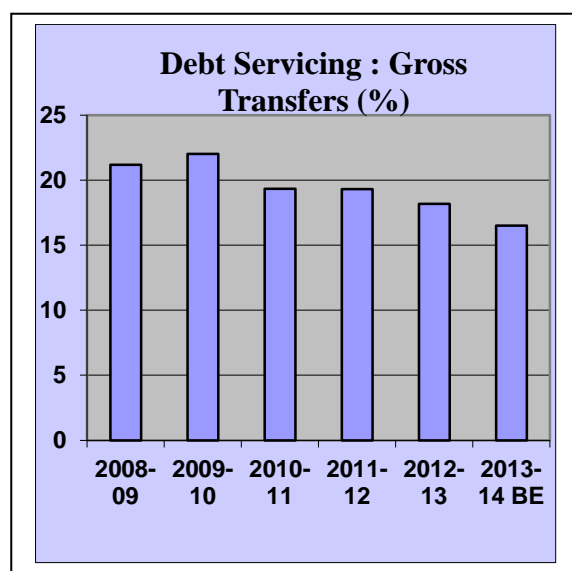
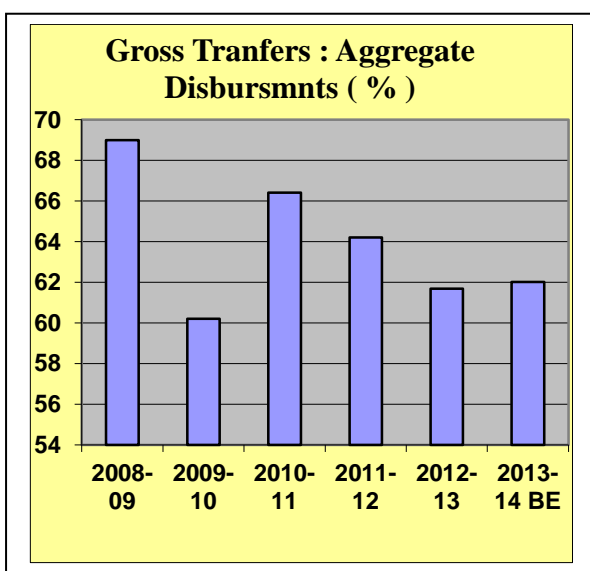
State	G. Gross Transfers: Aggregate Disbursements (%)			H. Debt Servicing: Gross Transfers (%)		
	2011-12 (Actuals)	2012-13 (RE)	2013-14 (BE)	2011-12 (Actuals)	2012-13 (RE)	2013-14 (BE)
Bihar	62.9	61.0	60.5	19.1	17.8	16.4
Jharkhand	47.8	53.1	48.7	31.3	20.6	22.2
West Bengal	39.3	39.4	43.4	70.4	63.7	59.0
Odisha	49.0	47.1	45.7	23.8	31.6	28.4
Uttar Pradesh	46.1	49.7	47.4	34.7	27.2	34.0
Madhya Pradesh	36.1	42.1	40.9	29.0	26.2	35.5
Rajasthan	34.9	30.8	33.5	49.9	96.5	85.7
Maharashtra	19.8	24.9	25.1	96.7	72.7	83.2
Gujarat	17.1	18.5	17.2	119.0	100.8	102.4
Punjab	14.0	16.4	17.3	247.8	208.5	205.8
Haryana	12.9	15.5	15.6	165.6	179.7	190.8
Karnataka	23.9	28.4	27.6	45.7	35.5	42.7
Andhra Pradesh	27.0	26.9	26.4	57.3	55.5	56.1
Kerala	18.8	19.7	19.3	91.0	90.4	115.2
Tamil Nadu	17.6	15.7	16.1	122.1	140.3	158.8
Himachal Pradesh	44.9	44.9	42.8	37.9	44.5	41.5
Chhatisgarh	38.7	36.1	36.1	19.2	19.1	14.0

## Charts 7.2

### Charts for Fiscal Parameters of Bihar

(All ratios are depicted in percentages in these charts. Figures for 2013-14 refer to the Budget Estimates for the year 2013-14; figures for all other years are actuals)





### Sustainability, Flexibility and Vulnerability of State Finances

The preceding analysis can be extended further to identify the factors that make a state financially healthy and ensure its continued development. For development, it is necessary that a government expands its activities. It would then be necessary to know whether the means of financing these activities are sustainable, i.e., they meet the increased expenditure needs of the state government without substantially adding to its debt burden. If the state government wishes to expand the level of its activity, it would also be pertinent to examine the flexibility of the means of financing (either by increasing the revenue or by borrowing) and whether the expanded levels of activity expose the government to more risks and makes it vulnerable to the sources of funding. The state governments increase their levels of activity primarily through the Five Year Plans which translate into annual development plans. Thus, it can be broadly stated that non-plan expenditure represents the maintenance of the existing levels of activity, while the plan expenditure entails its expansion. Some of the factors which measure the sustainability, flexibility and vulnerability of the state government finances have been shown in Table 7.3 and are discussed in the following paragraphs.

- (i) Balance of Current Revenue (BCR) : This is calculated as state government's own revenue receipts, plus share of central taxes, plus non-plan grants, minus non-plan revenue expenditure. A positive BCR shows that the state government has surplus funds from its revenues for meeting the plan expenditure. Bihar has a substantially positive BCR that has been showing an increasing trend for the last 6 years, including the current

fiscal. It amounted to Rs. 6074 crore in 2009-10 which increased to Rs 14,128 crore in 2012-13 and is expected to go up further to Rs 14,844 crore during the current fiscal.

- (ii) Interest Ratio : This is calculated as (Interest payment-Interest receipt) / (Total revenue-Interest receipt). A higher ratio indicates a reduced ability of the state government to service any fresh debt and meet its revenue expenditure from its revenue receipts. For Bihar, the ratio has been falling continuously; it decreased from 12.1 percent in 2009-10 to 8.7 percent in 2012-13.
- (iii) Capital Outlay/Capital Receipts : This ratio indicates the extent to which capital receipts are utilised for capital formation. A ratio of less than 100 percent would not be sustainable in the long run, as that would indicate that capital receipts are being utilized for revenue expenditure. For the first time, this ratio for Bihar had touched a healthy level of 220 percent in 2006-07. The positive trend was sustained and the ratio increased to 373 percent in 2007-08, after which it declined during the next two years before rising again in 2010-11 to 152 percent. At the end of 2012-13, however, the ratio declined to 100 percent, but still, presently the State's entire capital receipts are being used for capital outlay, a part of the latter being financed by surplus in the revenue account. It must be mentioned that, prior to 2005-06, this ratio used to remain below 20 percent, mostly due to the high debt service payments.
- (iv) State's Own Tax Receipts/ GSDP : This is an important indicator of the gap between the state government's tax efforts and tax potential. A low ratio also indicates low tax compliance. For Bihar, the ratio of its own tax receipts to GSDP has stagnated at around 4 percent till 2008-09 and, since then, has grown just above 5 percent in 2011-12. In 2012-13, the ratio improved marginally to 5.3 percent. Since this ratio is much lower compared to other states, there is further scope for tapping the entire tax potential of the state.
- (v) Debt Outstanding/ GSDP : This ratio indicates whether the state government has fallen into a debt trap from which it may not be able to come out on its own. A high ratio leaves little room for the state government for financial leverage and indicates lack of flexibility. It can be noted here that the total debt which constituted 26.7 percent of the GSDP in

2009-10 has been brought down to only 18.6 percent in 2012-13. As this debt burden is clearly sustainable, Bihar is safely positioned on this account.

- (vi) Capital Repayment / Capital Borrowings : This ratio indicates the extent to which the capital borrowings could not be utilized for asset creation. A high ratio indicates that capital receipts are being utilized more for capital repayment, depriving the economy of additional asset creation. For Bihar, however, in contrast to trends prevailing prior to 2008-09, this ratio has increased from 46.9 percent in 2009-10 to 72.9 percent in 2011-12. Unfortunately, it decreased to 54 percent in 2012-13 and projected to decrease further to only 39.2 percent in 2013-14 (BE).
- (vii) Primary Deficit : This is the GFD minus interest payments. It measures the impact of the state government's current policies, without consideration of the liabilities created in the past, for which interest has to be paid now. A necessary condition for long term sustainability of debt is that the primary account should not be in deficit. In 2008-09, Bihar had a primary surplus of Rs 1246 crore, but since then, except in 2010-11 when there was a modest primary surplus of Rs 349 crore, Bihar could not generate any surplus in its primary account. In 2012-13, it had a primary deficit of Rs 2116 crore which is estimated to increase further to Rs 2881 crore in 2013-14. This remains a matter of concern.
- (viii) Buoyancy of State's Tax and Non-Tax Revenues : The buoyancy of own tax receipts of the state government shows considerable variation — from 0.9 in 2010-11 to 2.1 in 2009-10. In case of non-tax revenue, the buoyancy had varied from (-) 1.6 in 2010-11 to 9.3 in 2013-14 (BE). The negative buoyancy in non-tax revenues in 2010-11 was due to the withdrawal of debt relief as available under the period covered by the Twelfth Finance Commission, i.e. up to 2009-10. In 2011-12, this buoyancy was again negative due to the recovery of a part of debt relief that was given to the state in 2009-10 amounting to Rs 384 crore. In case of non-tax revenue, such buoyancy ratios are not very meaningful, as some one-time transfers from the central government are treated as non-tax revenue.

**Table 7.3 : Fiscal and Financial Performance Indicators**

Indicators	2009-10	2010-11	2011-12	2012-13	2013-14 BE
<b>A. Sustainability</b>					
Balance from Current Revenue (Rs. crore)	6074	9442	9987	14128	14844
Interest Ratio (%)	12.07	11.80	9.12	8.67	8.94
Buoyancy of Own Tax Receipts w.r.t. GSDP	2.1	0.9	1.3	1.2	1.3
Buoyancy of Own Non-Tax Receipts w.r.t. GSDP	3.1	-1.6	-0.5	1.1	9.3
Growth in outstanding debt (%)	10.6	8.8	7.8	12.7	14.9
Growth in total revenue receipts (%)	7.7	25.3	15.2	16.1	34.4
Growth in state's own revenue receipts (%)	33.2	11.2	24.4	28.8	40.2
Growth in GSDP (%)	14.5	25.5	20.8	25.0	21.7
<b>B. Flexibility</b>					
Capital Repayment / Capital Borrowings (%)	46.9	54.6	72.9	54.0	39.2
Total Tax Receipts / GSDP (%)	16.1	16.6	16.4	15.6	15.7
Capital Outlay / Capital Receipts (%)	119.3	152.1	133.1	100.1	120.0
State's Own Tax Receipts / GSDP (%)	5.0	4.8	5.1	5.3	5.6
State's Own Non-Tax Receipts / GSDP (%)	1.0	0.5	0.4	0.4	0.9
Debt Outstanding / GSDP (%)	26.66	23.13	20.64	18.62	17.58
<b>C. Vulnerability</b>					
Revenue Deficit (Rs. crore)	-2943	-6316	-4821	-5101	-6809
Fiscal Deficit (Rs. crore)	5273	3971	5914	6545	8769
Primary Deficit (Rs. crore)	1587	-349	1611	2116	2881
Primary Deficit / Fiscal Deficit (%)	30.1	-8.8	27.2	32.3	32.9
Revenue Deficit / Fiscal Deficit (%)	-55.8	-159.1	-81.5	-77.9	-77.6

Source : Finance Accounts of GoB

Summarising, it is noted that the fiscal position of the state government has definitely improved, compared to what it was in 2009-10, as reflected by the parameters discussed above. The fiscal situation worsened in 2011-12 due to the adverse macro-economic scenario in the country as a whole, and it did not fully recover even in 2012-13. While the key fiscal indicators point to a marked improvement in the fiscal position of the state government over the recent years, there still remain some areas of concern. While the sustainability parameters including the BCR have been increasing continuously, freeing larger resources for plan expenditure, the state's own revenues are yet to respond fully to the high growth in the state income. Further, the revenue receipts have been increasing much faster than the outstanding debt, but the primary account of the state government still remains in the red. However, given that the growth rate of GSDP has been more than the growth rate of interest on outstanding debt, the current debt level seems to be sustainable.

With better debt management, the state government has shown increased flexibility over the years and was in a better position to direct its resources towards improving the standards of social and economic services and physical infrastructure. In terms of vulnerability, however, the state government still remains overwhelmingly dependent on the central funds for meeting its own expenditure needs. This dependence can be lessened as there still remains untapped potential for increasing its own tax revenues.

### 7.3 Deficit Management

The position in the revenue account as well as the combined position of the revenue and capital accounts of some major states for the years from 2010-11 to 2013-14 (BE) are presented in Table 7.4. Bihar had its highest surplus of Rs 6316 crore in the revenue account in 2010-11, after which the economic downturn had caused a decline in its revenue surplus. As noted earlier, 2012-13 had seen a marginal improvement in its revenue surplus position which is expected to improve substantially in the current fiscal. Consequently, the GFD position has been worsening since 2010-11; however, in 2012-13, the GFD of Bihar has increased to Rs 6545 crore from Rs 3970 crore in 2010-11. The GFD is likely to increase steeply in the current fiscal to Rs 8769 crore, i.e. by 34 percent, due to increase in capital outlay by Rs 4600 crore, an increase of 48 percent. This is in keeping with the government's avowed policy of increasing investments in social and physical infrastructure. All states have been facing nearly same problems, arising from the phenomenon of economic downturn.

**Table 7.4 : Deficit/Surplus position of States**

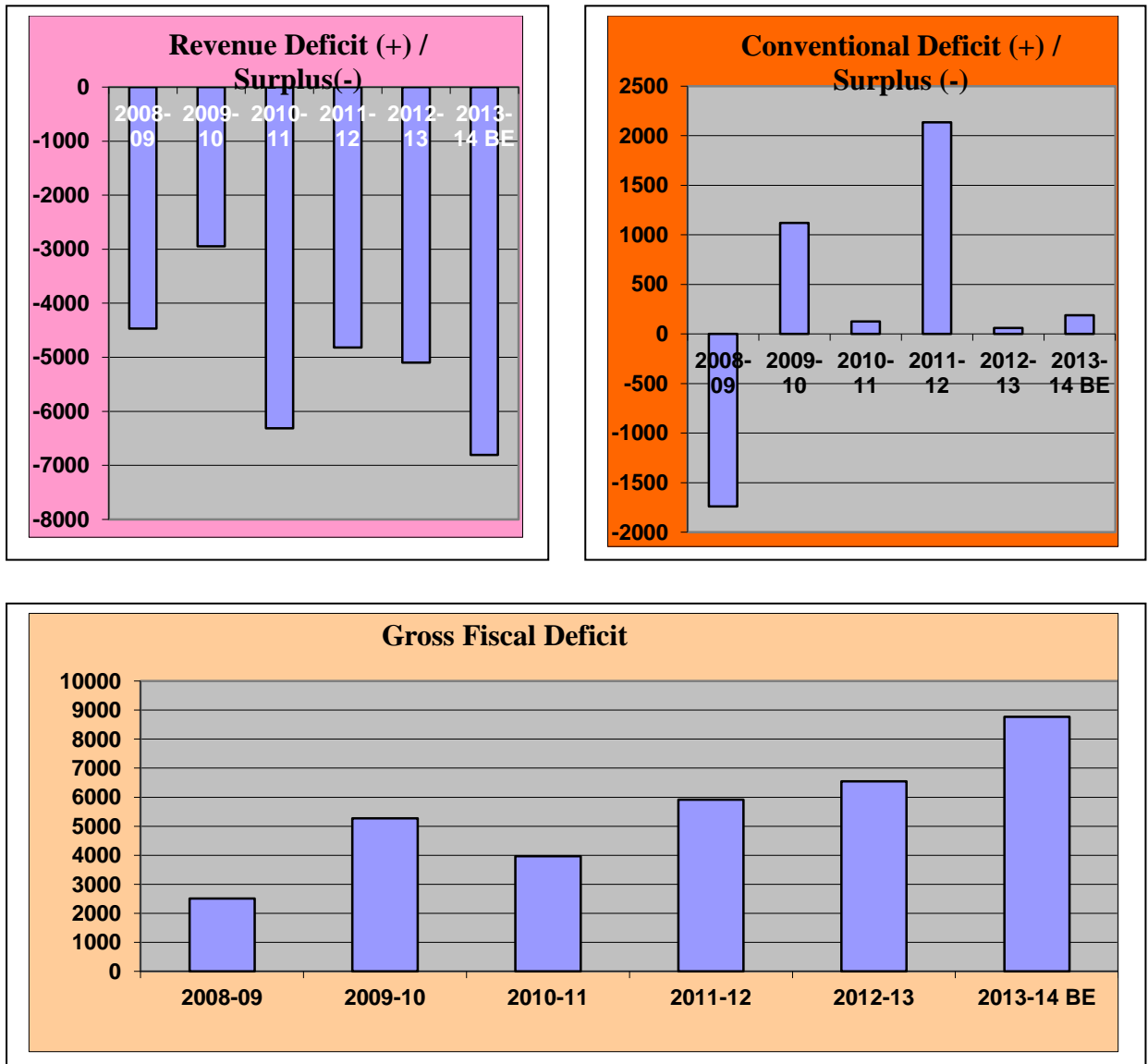
(Rs. crore)

State	Revenue Deficit (+)/ Surplus(-)			Conventional Deficit (+)/ Surplus(-)		
	2011-12 (Actuals)	2012-13 (RE)	2013-14 (BE)	2011-12 (Actuals)	2012-13 (RE)	2013-14 (BE)
<b>Bihar</b>	<b>-4821</b>	<b>-5101</b>	<b>-6809</b>	<b>2135</b>	<b>61</b>	<b>189</b>
Jharkhand	-1428	-4217	-3164	968	0	0
West Bengal	14571	13308	3488	-20162	-16618	-26604
Orissa	-5607	-2958	-1905	352	1805	1960
Uttar Pradesh	-6985	-5546	-9856	-2264	13811	5281
Madhya Pradesh	-9910	-6420	-5215	2261	2442	378
Rajasthan	-3357	-772	-1026	1198	3349	2015
Maharashtra	-16244	-20475	-22874	-16082	-15605	-16205
Gujarat	-3215	-3897	-4602	-1232	2619	704
Punjab	6811	4759	1746	2568	2191	2291
Haryana	1457	3163	2443	424	1259	433
Karnataka	-4691	-943	-596	6262	4237	893
Andhra Pradesh	-3138	-4445	-1023	2713	759	-116
Kerala	8034	3406	2270	5909	591	28
Tamil Nadu	-1364	-452	-664	4324	4214	1796
Himachal Pradesh	1098	634	1488	2585	1831	2109
Chhatisgarh	-3239	-2162	-2429	1232	2080	692

Source : State Government Budgets

West Bengal leads the states having deficits in their revenue accounts, though the amount of deficit declined significantly over the last two years. Other revenue deficit states are Punjab, Haryana, Kerala and Himachal Pradesh. Most states showed a conventional deficit in their budget necessitating borrowings.

**Charts 7.3**  
(2013-14 figures represent budget estimates only)



As observed earlier, GFD of a state government is a sensitive indicator of its financial performance, as it reflects the total resource gap. Table 7.5 presents the GFD of the major states in India. As noted earlier, Bihar's GFD was only Rs. 3971 crore in 2010-11, but it had sharply increased since then due to higher capital investments and is estimated touch an all time high level of Rs 8769 crore in 2013-14 (BE). As a percentage of GSDP, however, the GFD has remained more or less at the same level during the period 2011-12 to 2013-14 (BE), within 3 percent of the GSDP, as mandated by the Bihar FRBMA, 2006.



**Table 7.5 : Gross Fiscal Deficit**

State	Gross Fiscal Deficit (Rs. crore)		
	2011-12 (Actuals)	2012-13 (RE)	2013-14 (BE)
Bihar	5914	6545	8769
Jharkhand	2001	3255	4091
West Bengal	17705	20911	13414
Odisha	-622	2792	5945
Uttar Pradesh	9101	21210	23913
Madhya Pradesh	5783	10436	12219
Rajasthan	3642	11211	13028
Maharashtra	1913	-842	1428
Gujarat	11037	18191	20496
Punjab	8492	9395	9257
Haryana	7163	8145	8988
Karnataka	12390	15339	17649
Andhra Pradesh	15402	20009	24487
Kerala	12831	11366	11895
Tamil Nadu	14972	18714	21841
Himachal Pradesh	3441	3008	3907
Chhatisgarh	803	4590	5145

Source : State Government Budgets

As regards other major states, West Bengal, Uttar Pradesh, Gujarat, Karnataka, Andhra Pradesh and Tamil Nadu — all had very high fiscal deficits in 2012-13, exceeding Rs. 15,000 crore, followed by Rajasthan, Kerala and Madhya Pradesh with fiscal deficits of more than Rs 10,000 crore. No state had any fiscal surpluses during the 2012-13, except Maharashtra which had a small fiscal surplus of Rs 842 crore.

Table 7.6 shows the decomposition of the GFD of Bihar, from which one can find that capital outlay accounted for most of GFD, as it rightly should. This was true throughout the period from 2009-10 to 2013-14, and more so during the recent years. The fact that the capital outlay now accounts for almost the entire GFD, after exhausting the revenue surplus, indicates that it is now being utilised for building the much needed physical infrastructure in Bihar, especially required to improve living standards in the rural areas. Net lending has always constituted a small part of the GFD of the state government. The capital outlay has increased in Bihar at an annual rate of 14 percent during the last 6 years.

**Table 7.6 : Decomposition of Gross Fiscal Deficit of Bihar**

(Rs. crore)

	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14 BE
Revenue Deficit	-4469	-2943	-6316	-4821	-5101	-6809
Capital Outlay	6436	7332	9196	8852	9585	14197
Net Lending	540	884	1091	1884	2061	1381
<b>GFD</b>	<b>2507</b>	<b>5273</b>	<b>3971</b>	<b>5914</b>	<b>6545</b>	<b>8769</b>
GSDP	142279	162923	204463	246995	308640	375638
<b>GFD: GSDP ratio (%)</b>	<b>1.8</b>	<b>3.2</b>	<b>1.9</b>	<b>2.4</b>	<b>2.1</b>	<b>2.3</b>

**Charts 7.4**

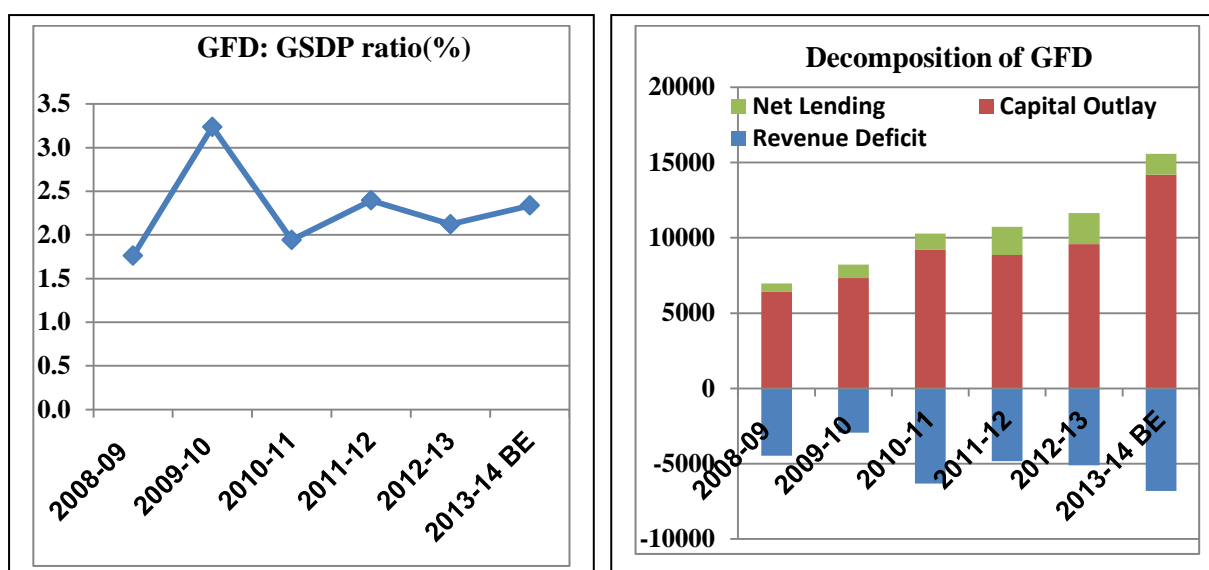
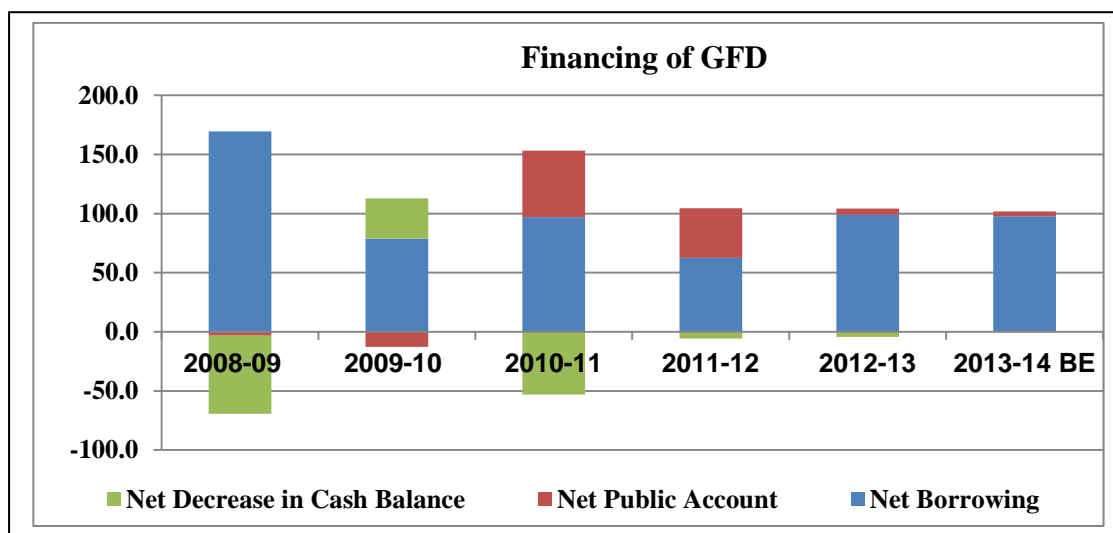


Table 7.7 shows how the GFD was financed during all these years. The net borrowing mainly consisted of internal market borrowings of the state government as well as the central loans, the latter constituting a very small proportion of its total public debt. The internal market borrowings of the state government now almost wholly finance its GFD; in 2012-13, the net borrowings of the state government financed as much as 99.1 percent of the GFD. The net accruals from the Public Account, which constitutes a part of the cash balances of the state government, amounted to 5.2 percent of the GFD, leading to an increase in cash balance by 4.3 percent of the GFD. The increase in cash balance also indicates that the state government need not have borrowed Rs. 282 crore (4.3 percent of GFD). But such fine tuning of borrowing requirements with the availability of cash balances in real time will continue to be a problem till a higher level of computerization. Once that is achieved, interchange of information among the treasury, the Finance Department and RBI will ensure that the state government does not unnecessarily borrow, when some cash balance is available.

**Table 7.7 : Financing of Gross Fiscal Deficit of Bihar**

(Rs crore)

	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14 BE
Net Borrowing	4246	4151	3842	3706	6484	8580
Net Public Account	-79	-675	2237	2469	343	345
Net Decrease in Cash Balance (Opening-Closing Balance)	-1660	1797	-2108	-333	-282	-156
<b>GFD</b>	<b>2507</b>	<b>5273</b>	<b>3971</b>	<b>5914</b>	<b>6545</b>	<b>8769</b>
<b>Percentage Composition</b>						
Net Borrowing	169.4	78.7	96.8	62.6	99.1	97.8
Net Public Account	-3.2	-12.8	56.4	41.7	5.2	3.9
Net Decrease in Cash Balance	-66.2	34.1	-53.1	-5.6	-4.3	-0.2
	100.0	100.0	100.0	100.0	100.0	100.0

**Chart 7.5**

### Cash Management

As of March 31, 2013, the state government had a cash balance of Rs 2263 crore, compared to Rs 1509 crore on March 31, 2012. Out of this, Rs 2074 crore were invested in Cash Balance investment account, Rs 188 crore were invested in Treasury Bills with the RBI, Rs 183 crore were available as cash with departmental officers from Public works and Forest Departments, Rs 338 crore were held as permanent advances for contingent expenditure with various departmental officers, and Rs 931 crore were invested in earmarked funds like the Sinking Fund. An amount of Rs 167 crore were realised as interest on the state government's investments during the year.

### Guarantees by State Government

The outstanding guarantees of the state government at the end of 2012-13 stood at Rs 1089 crore (1.8 percent of total revenue receipts), of which Rs 500 crore were against the loan to the Bihar State Food and Civil Supplies Corporation, Rs 195 crore to the Bihar State Electricity Board (BSEB) and Rs 127 crore against the Bihar State Financial Corporation. Further, Credit Co-operative Societies and Housing Co-operatives accounted for Rs. 169 crore. Due to increase in investment in the electricity sector, the state is yet to establish any Guarantee Redemption Fund, as suggested by the Twelfth Finance Commission to discharge any possible future liabilities. The interest on outstanding guarantees amounted to Rs 112 crore during the year.

### **7.4 Debt Management**

Table 7.8 shows the outstanding debt liabilities of the state government (excluding guarantees) from 2008-09 to 2012-13. The outstanding liability as a percentage of GSDP had decreased consistently from 41 percent in 2008-09 to only 25 percent in 2012-13.

**Table 7.8 : Outstanding Liabilities**

(Rs crore)

	2008-09	2009-10	2010-11	2011-12	2012-13
<b>Public Debt</b>					
Internal Debt	31293	35494	39020	42365	48826
Central Loans	7998	7948	8264	8626	8649
<b>Total</b>	<b>39291</b>	<b>43442</b>	<b>47284</b>	<b>50991</b>	<b>57474</b>
<b>Other Liabilities</b>					
Small Savings, PF etc.	9574	9310	9563	9561	9346
Reserve Funds	1365	1463	1647	2219	2750
Deposits and Advances	4887	4754	4803	5717	7864
<b>Total</b>	<b>15826</b>	<b>15527</b>	<b>16013</b>	<b>17497</b>	<b>19960</b>
<b>Total (Public Debt + Other Liabilities)</b>	<b>55117</b>	<b>58969</b>	<b>63297</b>	<b>68488</b>	<b>77434</b>
Outstanding Liability as % of GSDP	40.5	37.3	31.0	28.7	25.4

The total outstanding liabilities of the state government, as can be seen from Table 7.8, had accumulated to Rs. 77,434 crore at the end of 2012-13, of which the public debt liability on account of borrowings on the Consolidated Fund accounts for 74 percent. This figure is the accumulated effect of past borrowings, growing at an annual rate of 8.0 percent since 2008-09.

The liability on account of public debt has been rising at an average annual rate of 9.6 percent since 2008-09. Table 7.8 also shows that the major part of this outstanding public debt, about 85 percent, is due to the internal loans raised by the state government and about 15 percent is due to loans from the central government. Thus, the composition of outstanding debt has undergone a structural change over the years, with the share of central loans coming down gradually. This has happened mostly because of the recommendations of the Twelfth Finance Commission. In coming years, the central government loans will probably no longer be a part of the loan portfolio of the state government.

Liability from Public Account constitute a significant part of the total liability of the state government, though it is not a debt in the strict sense of the term. But the resources are indeed used by the state government, and there is a liability to pay back the outstanding balances in these accounts, which form a part of the cash balance of the state. It may be noted that some of these liabilities under the Reserve Funds and Deposits and Advances will be non-interest bearing; here the state government only holds the money in trust. As explained earlier, National Small Savings Fund (NSSF) contributes significantly to the internal borrowings of the state government. During 2012-13, the state government had raised Rs 9046 crore (Rs. 5801 crore in 2011-12) from the internal borrowings, of which Rs 1005 crore came from NSSF, Rs 7100 crore were raised from the market and Rs 932 crore were borrowed from financial institutions. Besides, the state government also took ways and means advances of Rs 9 crore from the RBI. The central loans borrowed for state plan schemes amounted to Rs 508 crore. The composition of outstanding liabilities in the Consolidated Fund of the state government as on March 31, 2013 is shown in Table 7.9, from which it is seen that NSSF accounts for 33 percent and market loans constitute 45 percent of total outstanding internal debt of the state government. The outstanding central loans are almost entirely on account of loans for state plan schemes.

**Table 7.9 : Composition of Outstanding Liabilities in the Consolidated Fund**

Nature of Borrowings	Outstanding Balance as on 31.03.2013 (Rs crore)	Percentage Composition of outstanding balance as on 31.03.13
<b>A. Internal Debt, of which</b>	<b>48,826</b>	<b>84.95</b>
Market Loans	25,938	45.13
WMA from the RBI	0	0.00
Bonds	642	1.12
Loans from Financial Institutions	3,113	5.42
Special Securities Issued to NSSF	19,125	33.28
Others	8	0.01
<b>B. Loans and Advances from Central Government, of which</b>	<b>8,649</b>	<b>15.05</b>
Non plan loans	62	0.11
Loans for State Plan Schemes	8,540	14.86
Loans for Central Plan Schemes	1	0.00
Loans for Centrally Sponsored Plan Schemes	0	0.00
Other Loans	47	0.08
<b>Total (A+B)</b>	<b>57,474</b>	<b>100</b>

Table 7.10 shows the repayment liabilities of the state government. In 2012-13, the total repayment of principal by the state government amounted to Rs. 4582 crore, while the interest payment was higher at Rs 4428 crore. The annual interest burden has increased by Rs 675 crore over the past 5 years, due to substantial past borrowings. The total annual debt service burden has increased from Rs. 6444 crore in 2008-09 to Rs. 9010 crore in 2012-13, growing at an annual rate of 9.3 percent. In the budget estimates for 2013-14, it is expected to increase by nearly 14 percent to Rs 10,264 crore.

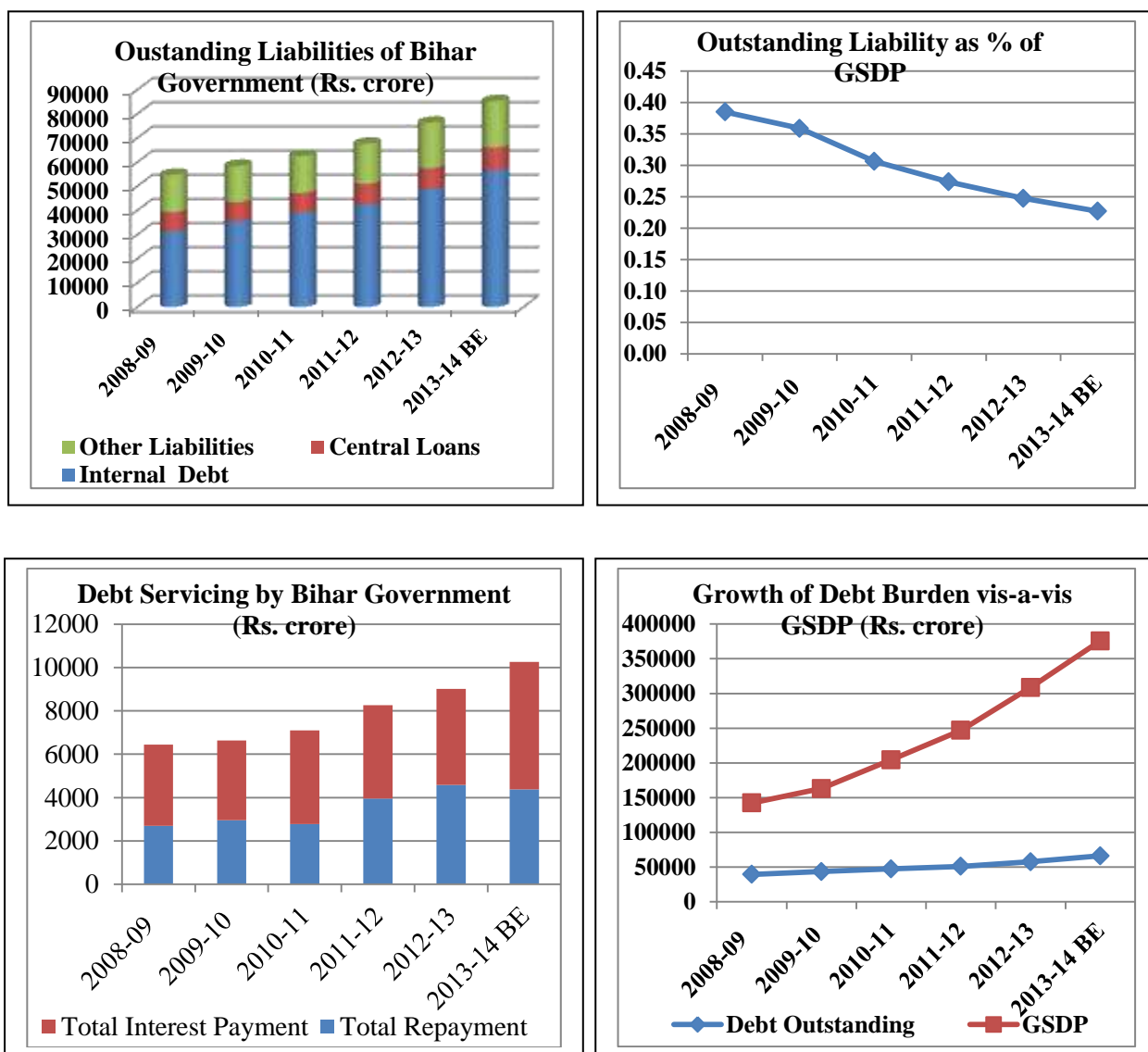
**Table 7.10 : Public Debt Repayment Liabilities**

(Rs. crore)

	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14 BE
Discharge of internal debt	1254	1169	1725	2457	2585	2660
Repayment of loans to Centre	428	814	465	465	485	579
Discharge of other liabilities	1009	970	586	1034	1512	1137
Total Repayment	2691	2953	2776	3956	4582	4376
Total Interest Payment	3753	3685	4319	4304	4428	5888
Total Debt Service Burden	<b>6444</b>	<b>6639</b>	<b>7095</b>	<b>8260</b>	<b>9010</b>	<b>10264</b>

Note : Liabilities include receipts and payments of Small Saving and Provident Fund under Public Accounts of the Government of Bihar.

Charts 7.6



Public debt can be a powerful agent of economic growth, if it is utilised for the creation of productive assets. As can be seen from Table 7.11, the debt resources could not be utilised much by the state government for creating productive assets till 2011-12, when they were mostly used to discharge the existing debt obligations. In 2012-13, however, there was a net accrual to the state exchequer of only 23.5 percent of the total borrowing. In that year, out of the total borrowed amount of Rs. 9554 crore, Rs 3070 crore were used for repayment of the principal amounts of the existing public debt, and Rs. 4428 crore for payment of interest. Taking into account the nominal receipts on account of recoveries of loans and advances given by the state government as well as interest receipts on such loans, it resulted in net inflow of Rs 2248 crore as resources for the state government. In 2013-14 (BE), this situation is likely to be improved further and the state government should be in a position to utilize about Rs 3000

crore, or 25.8 percent of net borrowings for its own developmental requirements. Though the overall situation has improved now, it still implies a limited space available to the state government for fiscal maneuverability.

**Table 7.11 : Net Public Debt Received**

(Rs. crore)

	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14 BE
Gross Central Loans Received	150	764	782	827	508	1426
Internal Debt Recd	5778	5370	5250	5801	9046	10393
<b>Total Debt Received</b>	<b>5928</b>	<b>6134</b>	<b>6032</b>	<b>6628</b>	<b>9554</b>	<b>11819</b>
Recoveries of Loans and Advances	11	13	12	23	25	13
Interest payments	3753	3685	4319	4304	4428	5888
Interest Received	305	353	238	574	167	338
Repayment of Debt	1682	1983	2190	2922	3070	3239
<b>Net Debt Received</b>	<b>809</b>	<b>832</b>	<b>-227</b>	<b>-2</b>	<b>2248</b>	<b>3044</b>
<b>Net Debt Received as percentage of total borrowing</b>	<b>13.6</b>	<b>13.6</b>	<b>-3.8</b>	<b>0.0</b>	<b>23.5</b>	<b>25.8</b>

### 7.5 Tax : GSDP Ratio

Table 7.12 shows a comparison among different states with respect to their Tax : GSDP ratios for the year 2013-14 (BE). It is seen that, for Bihar, this ratio at only 5.6 percent was the lowest among all major states. Jharkhand, West Bengal, Odisha, Uttar Pradesh, Rajasthan, Maharashtra, Gujarat, Haryana and Himachal Pradesh had tax:GDSP ratios ranging between 7 to 10 percent, while all other states had the ratio exceeding 10 percent, the highest being 13.6 percent for Karnataka, followed by 12.9 percent for Tamil Nadu. As regards the total Revenue: GSDP ratio which includes the central transfers and grants, Himachal Pradesh, a special category state, records the highest ratio of 27.7 percent, while for Madhya Pradesh, Uttar Pradesh and Chhattisgarh, the ratio is above 25 percent. Bihar's Own Tax: GSDP ratio of only 5.6 percent indicates that its tax potential remains largely untapped. If its own tax: GSDP ratio improves, the ratio between its total revenue and GSDP that currently stands at only 21 percent would also improve automatically.



Chart 7.7

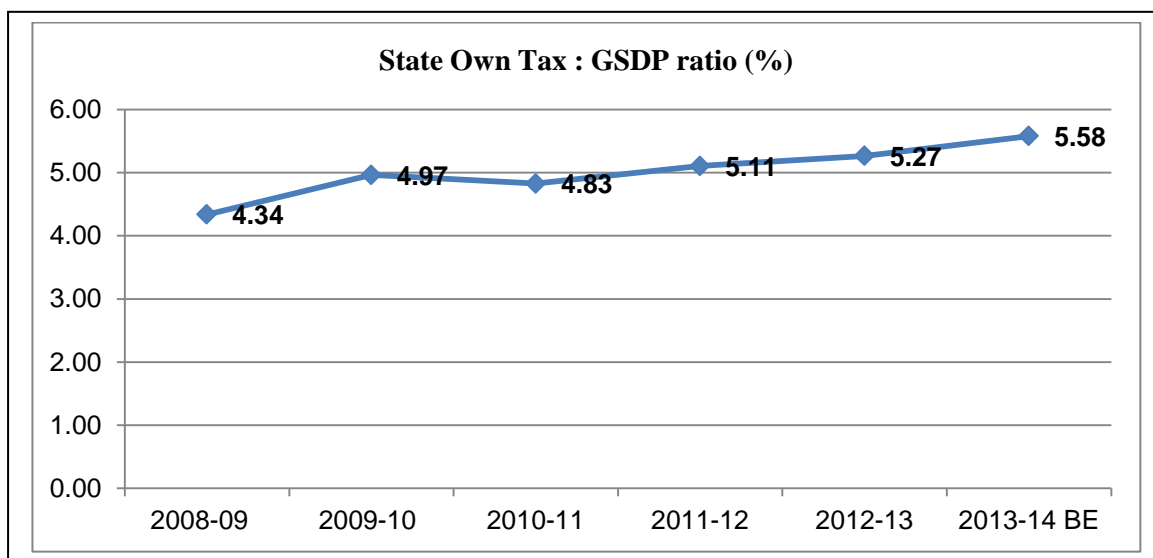


Table 7.12 : Tax : GSDP Ratio of States (2013-14 BE)

State	Revenue Receipts (Rs. crore)	State's Own Tax (Rs. crore)	GSDP (Rs. crore)	State's Own Tax: Revenue Receipts	State's Own Tax: GSDP	Total Revenue: GSDP
Bihar	80066	20963	375638	26.2	5.6	21.3
Jharkhand	33599	10152	142165	30.2	7.1	23.6
West Bengal	88403	39784	532329	45.0	7.5	16.6
Odisha	51299	17605	215899	34.3	8.2	23.8
Uttar Pradesh	177748	60109	679007	33.8	8.9	26.2
Madhya Pradesh	79603	33382	309687	41.9	10.8	25.7
Rajasthan	77221	34053	416755	44.1	8.2	18.5
Maharashtra	155987	103699	1199548	66.5	8.6	13.0
Gujarat	85752	60208	611767	70.2	9.8	14.0
Punjab	42666	28524	258006	66.9	11.1	16.5
Haryana	43780	28784	305405	65.7	9.4	14.3
Karnataka	97986	62464	460607	63.7	13.6	21.3
Andhra Pradesh	127772	72443	655181	56.7	11.1	19.5
Kerala	58058	38771	315206	66.8	12.3	18.4
Tamil Nadu	118580	86065	665312	72.6	12.9	17.8
Himachal Pradesh	17701	5373	63812	30.4	8.4	27.7
Chhatisgarh	37445	15300	139515	40.9	11.0	26.8

Source : State Government Budgets

## 7.6 Revenue Account: Receipt and Expenditure

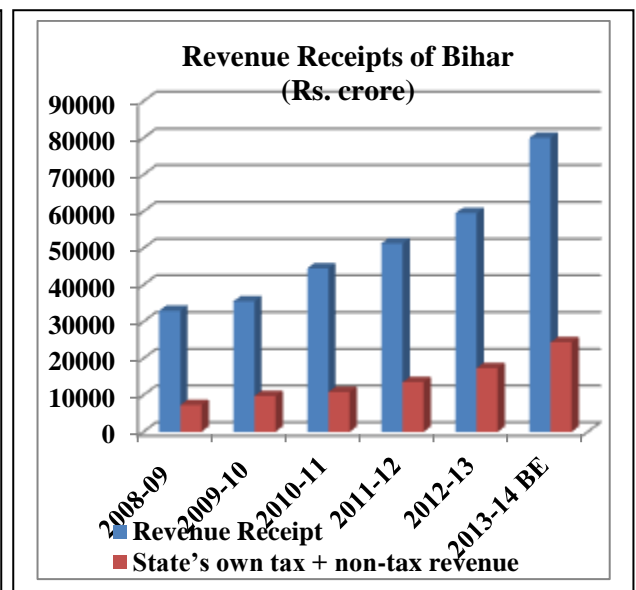
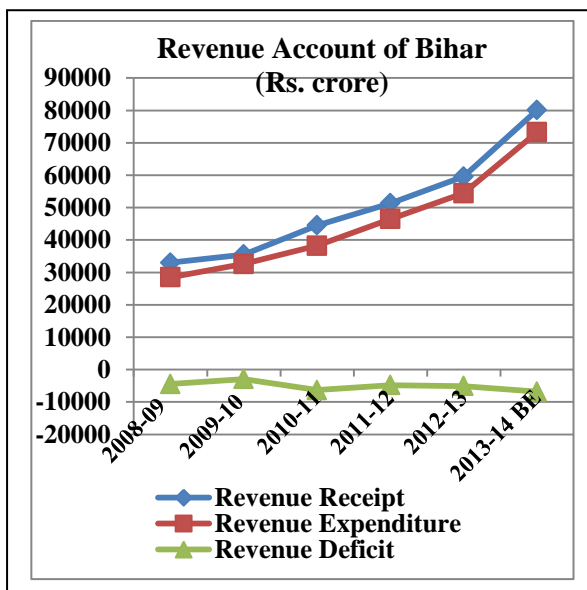
The summary of revenue receipts and expenditure of the state government is shown in Table 7.13. During 2008-09 to 2013-14, the revenue receipts grew annually at 19.1 percent, while revenue expenditure grew at a higher rate of 20.3 percent. But since in the revenue receipts were much higher than revenue expenditure in the base year, there is still a steady revenue surplus. The state government's own revenue, tax and non-tax combined, used to meet just about a quarter of its revenue expenditure till 2008-09, but it now covers about one-third of its total revenue expenditure (2013-14). The total revenue of the state government increased by more than 80 percent during the 5 year period from 2008-09 (Rs. 32,981 crore) to 2012-13 (Rs. 59,567 crore). Simultaneously, its own revenue, tax and non-tax combined, have grown at an even faster rate, by almost two and a half times, from Rs. 7325 crore (2008-09) to Rs. 17,388 crore (2012-13), during the same period.

**Table 7.13 : Revenue Account of Bihar**

(Rs. crore)

	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14 BE
Revenue Receipt	32981	35527	44532	51320	59567	80066
Revenue Expenditure	28512	32584	38216	46499	54466	73258
Revenue Surplus	-4469	-2943	-6316	-4821	-5101	-6809
State's own tax + non-tax revenue	7326	9760	10855	13502	17388	24379
State's own revenue as % of total revenue	22.2	27.5	24.4	26.3	29.2	30.4
State's share of Central tax as % of total revenue	53.6	51.2	53.8	54.5	53.6	47.5
Central Grants as % of its total revenue	24.1	21.3	21.8	19.3	17.3	22.1
State's own revenue as % of revenue expenditure	25.7	30.0	28.4	29.0	31.9	33.3

### Charts 7.8



In Table 7.13, some more parameters of the state government finances have been presented, comparing its own tax and non-tax revenues with its total tax and non-tax revenues. The tax revenues of the state government consist of its own revenues as well as its share from the divisible pool of central taxes. The share of state government's own tax revenue in total tax revenue, which was stagnating at 20 percent earlier, had started increasing from 2008-09 onwards and now stands much higher at 35.6 percent (2013-14). It has financed between 22 and 30 percent of its total revenue expenditure from 2008-09 onwards, but the state government still remains overwhelmingly dependent on the central resources. More than 50 percent of the total revenues of Bihar till 2012-13 came from divisible pool of central taxes alone; in 2013-14, it is projected to come down to 47.5 percent. The central grants, plan and non-plan combined which account for almost equal shares, together contribute about 22 percent of the total receipts of the state government (2013-14).

Table 7.14 shows the total expenditure of the state government for developmental and non-developmental purposes, as well as its plan and non-plan expenditure. The plan expenditure is mostly developmental, while non-plan expenditure may be either developmental or non-developmental. In the absence of any clear guideline for classification of expenditure between plan and non-plan on a rational basis, the distinction continues to remain ambiguous. All expenditure under non-developmental heads is non-plan expenditure, but non-plan expenditure may also have a developmental component. With the report of the Rangarajan Committee submitted in 2011, there was an opportunity to remove this ambiguity, but the central government is yet to accept its recommendations. This analysis of the expenditure, however, is restricted to the conventional definition of the terms, and does not necessarily mean that non-plan expenditure is always unproductive.

Referring to Table 7.14, it is to be noted that the share of development expenditure, both on revenue and capital accounts, in the total expenditure of the state government had increased substantially from less than 50 percent in 2005-06 to 65.7 percent in 2007-08; after that, it has remained nearly unchanged at that level. In absolute terms, there has been 86 percent increase in it during the five years 2008-09 to 2012-13, indicating its remarkable growth. As already noted, plan expenditure is undertaken for new development projects. In case of Bihar, about 37 percent of the total expenditure of the state government has been plan expenditure in 2008-09, after which this share increased steadily and has reached 41 percent in 2012-13. Almost 16 percent of the total non-plan expenditure was solely due to interest payment on outstanding

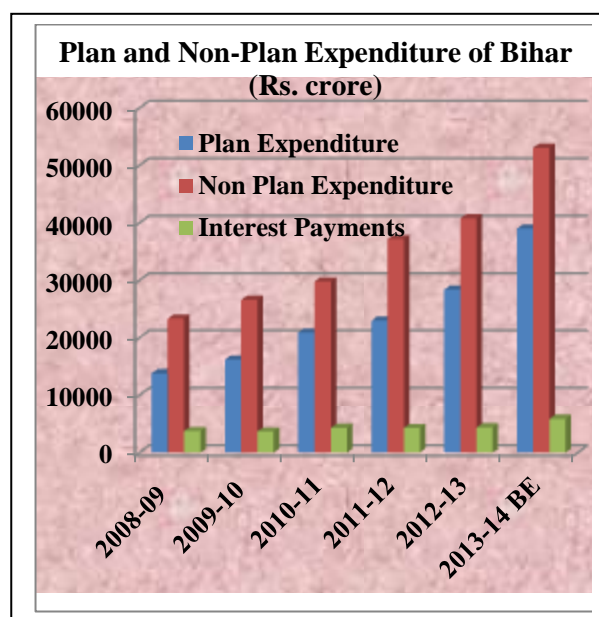
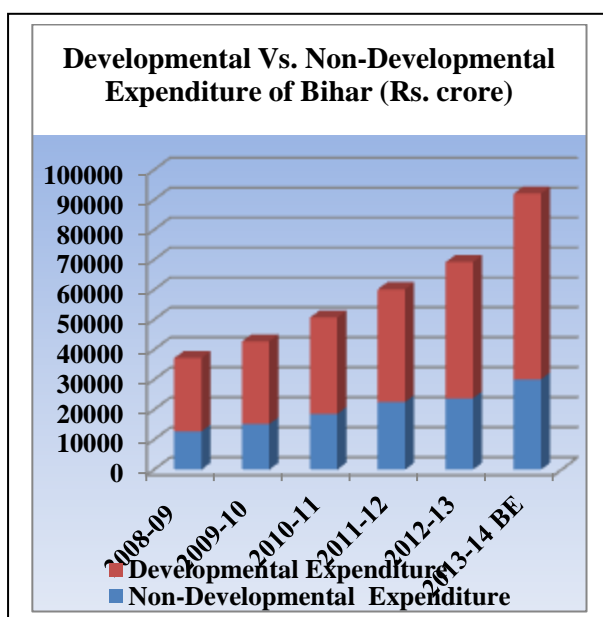
loans in 2008-09, but now it accounts for only about 11 percent of the total non-plan expenditure (2012-13).

**Table 7.14 : Expenditure Pattern of Bihar Government**

(Rs crore)

	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14 BE
Non-Developmental Expenditure	12767	15189	18583	22562	23804	30106
Developmental Expenditure	24414	27607	32122	37619	45402	61982
<b>Total Expenditure</b>	<b>37181</b>	<b>42796</b>	<b>50705</b>	<b>60181</b>	<b>69206</b>	<b>92088</b>
Development Expenditure as % of Total Expenditure	<b>65.7</b>	<b>64.5</b>	<b>63.4</b>	<b>62.5</b>	<b>65.6</b>	<b>67.3</b>
Plan Expenditure	13814	16194	20911	23008	28380	39006
Non Plan Expenditure	23367	26602	29794	37173	40825	53082
Plan Expenditure as % of Total Expenditure	<b>37.2</b>	<b>37.8</b>	<b>41.2</b>	<b>38.2</b>	<b>41.0</b>	<b>42.4</b>
Interest Payments	3753	3685	4319	4304	4428	5888

**Charts 7.9**



As regards the crucial element of interest payment, it is seen from Table 7.15 that the difference between the gross and net interest payments is only nominal, due to the poor recovery of interest on the loans and advances given by the state government to its mostly loss-making public sector enterprises and autonomous bodies. For most of these public enterprises, their accumulated losses have wiped out their equity bases several times over. As already emphasised before, Table 7.16 indicates that the capital outlay has substantially increased from

Rs. 6436 crore in 2008-09 to Rs. 9585 crore in 2012-13, drawing from the substantial surplus in the revenue account and reinforcing the state government's commitment to development. In the budget estimates of 2013-14, it is projected to rise further to Rs. 14,197 crore.

**Table 7.15 : Interest Payment and Receipt**

(Rs. crore)

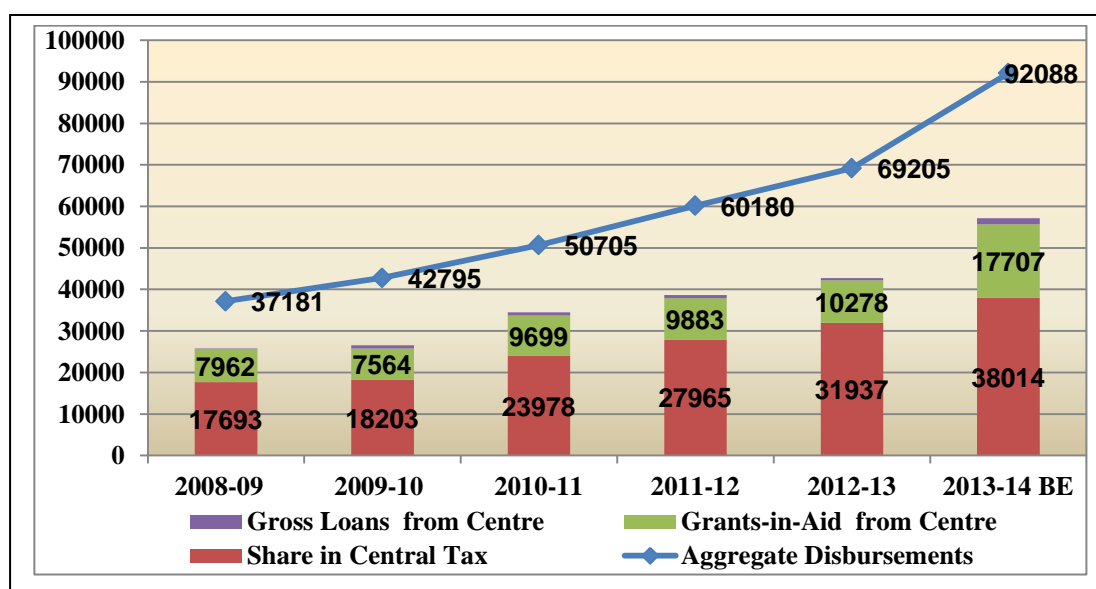
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14 BE
Gross Interest Payment	3753	3685	4319	4304	4428	5888
Net Interest Payment	3448	3332	4081	3730	4261	5550

**Table 7.16 : Other Parameters of Expenditure**

(Rs. crore)

	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14 BE
Total Tax Revenue	23866	26293	33848	40547	48153	58944
Own Tax Revenue	6173	8090	9870	12612	16253	20963
Total non-tax Revenue	1153	1670	985	890	1135	3416
Own Tax + Non-tax Revenue	7326	9760	10855	13502	17388	24379
Own non-tax Revenue	1153	1670	985	890	1135	3416
Capital Outlay	6436	7332	9196	8852	9585	14197
Capital Outlay as % of Total Expenditure	17.31	17.13	18.14	14.71	13.85	15.42

**Chart 7.10 : Transfer of Resources from Centre (Rs Crore)**



The extent of the state government's dependence on central resources can be seen from Table 7.17, showing the gross transfer of resources to Bihar during 2008-09 to 2013-14. The gross

transfer of resources includes the state government's share in central taxes, grants-in-aid from the central government, as well as central loans. The transfer of resources from the central to state government constituted around 61 percent of its total expenditure in 2012-13; in 2008-09, such transfers had met 69 percent of the total expenditure of the state government. In 2013-14, this share is also estimated at 61 percent. As already noted, the contribution of state government's own resources to total expenditure increased from 19.7 percent to 26.5 percent during the period; the rest is covered mostly by market borrowings of the state government. In 2012-13, about 46 percent of the total disbursements came from its share of central taxes and the rest from the central grants (15 percent) and loans from the central government constituted (1 percent). About 76 percent of the gross transfers to the state government were on account of state's share of central taxes alone; this share varied across the years and is projected to come down to 60.5 percent in 2013-14.

**Table 7.17 : Transfer of Resources from Central Government to Bihar**

(Rs crore)

	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14 BE
Aggregate Disbursements	37181	42796	50705	60181	69205	92088
Share in Central Tax	17693	18203	23978	27935	31900	37981
Grants-in-Aid from Centre	7962	7564	9699	9883	10278	17707
Gross Loans from Centre	150	764	782	827	508	1426
Gross transfer of Resources	25805	26531	34459	38645	42686	57114
Net Loans from Centre	-278	-50	317	362	23	847
Net Transfer of Resources	25227	24953	33211	37382	41731	55142
Own Tax + Non-tax Revenue	7326	9760	10855	13502	17388	24379

## 7.7 Resource Management

The revenue receipts of the state government come from both tax and non-tax sources. The tax revenue consists of its own tax revenues and its share in the divisible pool of taxes and duties of the central government. Similarly, the non-tax revenues consist of the state government's own non-tax revenue as well as central grants for plan and non-plan purposes. The own tax revenues of the state government are classified into: (i) Taxes on income that include agricultural income tax, taxes on trades; (ii) Taxes on property and capital transactions which include land revenues, stamp and registration fees, taxes on urban immovable property; and (iii) Taxes on commodities and services which by far are the most important sources of the state government's own tax revenue and include a variety of taxes like sales tax or VAT, turnover tax, state excise duty, taxes on vehicles, taxes on goods and passengers, electricity duty, taxes on entertainment etc.

The share of central taxes consists mainly of the shares of income tax, union excise duty, customs duty, service tax and wealth tax which are collected by the central government, but the proceeds of which are shared with the state governments, under recommendations of the Finance Commissions, constituted every five years.

The non-tax revenues of the state government are collected under general, social and economic services. These include interest receipts from loans and advances to various government companies, public sector and quasi-commercial undertakings and other bodies, dividends and profit from them, interest earned on the investment of cash balances of the state government, and receipts from various services classified under general, social and economic services. Economic services contribute more significantly to the non-tax revenues than the other services.

The grants from central government are for both plan and non-plan purposes. Within the plan grants, there are separate grants for the state government's own plan schemes, Central Plan Schemes and also for Centrally Sponsored Schemes. The non-plan grants include the statutory grants as well as relief on natural calamities and other public purpose grants.

Table 7.18 shows the revenue receipts of the state government from 2008-09 to 2013-14. From this table, it can be seen that, during all these years, about 70 percent of the total receipts of the state government now come from the central government by way of state's share of divisible pool of central taxes and grants-in-aid. In 2008-09, these constituted as much as 78 percent of total revenue of the state government. In 2012-13, the central transfers constituted 71 percent of total revenue of the state government — 54 percent from the state's share of central taxes and 17 percent from central grants. In the same year, the state government's own resources contributed only 29 percent of total revenue – 27 percent from tax revenues and only 2 percent from non-tax revenues.

The state government's own tax revenues have grown from Rs. 6172 crore in 2008-09 to Rs. 24,379 crore in 2013-14, while the non-tax revenues have grown from Rs. 1153 crore to Rs. 3416 crore during the same period. However, it should be remembered that the increase in the non-tax revenue is due to some special transfers from the central government. For example, the non-tax revenue had increased substantially during 2008-09 (Rs. 385 crore) and 2009-10 (Rs. 770 crore), due to debt relief received in those two years, under recommendations of the

Twelfth Finance Commission. After the withdrawal of this debt relief on the expiry of the period covered by the Commission, there was an abrupt decrease in non-tax receipt by Rs 684 crore in 2010-11. In 2012-13, the non-tax revenue was further decreased, due to recovery of Rs 385 crore excess debt relief paid during 2009-10. In the budget of 2012-13, Rs 2146 crore were estimated as receipts pertaining to 'Contributions and Recoveries from Pension etc.', which was expected as transfer from the Government of Jharkhand on account of reimbursement of pension dues, but was not realized during the year. The amount has again been included in the budget estimates for 2013-14. This is again a one-time special transfer.

The total revenue of the state government, including grants and its share of taxes from the central government, increased from Rs. 32,981 crore in 2008-09 to Rs 59,567 crore in 2012-13, at an impressive annual growth rate of 15.9 percent; compared to this, state government's total own revenue receipts increased during the period at an higher annual rate of 24.1 percent and its tax revenues grew at an even higher annual rate of 27.4 percent. During this period, the grants from the central government increased at a very modest rate of 6.6 percent only. Due to the higher growth of state government's own revenues compared to the growth of all other components of state government revenues, the share of the state government's own revenue in total revenues has also gone up from 22.2 percent in 2008-09 to 29.2 percent in 2012-13.

**Table 7.18 : Revenue Receipts**

(Rs. crore)

Sources of Revenue	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14 BE
<b>I. State's Own Revenue</b>	<b>7326</b>	<b>9760</b>	<b>10855</b>	<b>13502</b>	<b>17388</b>	<b>24379</b>
a) Tax Revenue	6173	8090	9870	12612	16253	20963
b) Non-Tax Revenue	1153	1670	985	890	1135	3416
<b>II. Receipts from Centre</b>	<b>25655</b>	<b>25767</b>	<b>33677</b>	<b>37818</b>	<b>42178</b>	<b>55688</b>
a) Share of Divisible Taxes	17693	18203	23978	27935	31900	37981
b) Grants-in-aid	7962	7564	9699	9883	10278	17707
<b>III. Total Revenue Receipts</b>	<b>32981</b>	<b>35527</b>	<b>44532</b>	<b>51320</b>	<b>59567</b>	<b>80066</b>
State's Own Revenue as % of Total Receipts	22.2	27.5	24.4	26.3	29.2	30.4

Among the direct taxes of the state government are included Stamp and Registration Fees, Taxes on Vehicles, Taxes and Duties on Electricity, Land Revenue and Taxes on Agricultural Income, the last one being rather insignificant. Among the indirect taxes which are far more important than the direct taxes, there are Taxes on Sales/ Trade, State Excise, Taxes on Goods and Passengers, and Other Taxes and Duties on Commodities and Services. The details of receipts from these tax heads from 2008-09 to 2013-14 are shown in Table 7.19.

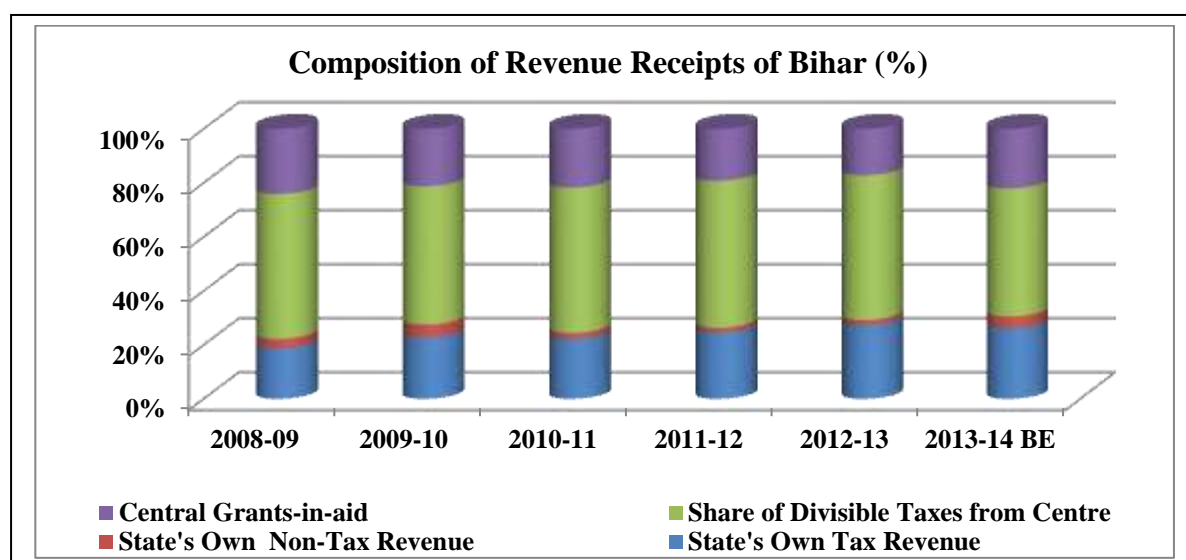


**Table 7.19 : Tax Revenues under Different Heads**

(Rs. crore)

Sources of Revenue	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14 BE
Taxes on Sales, Trade etc.	3016	3839	4557	7476	8671	12324
Taxes on Goods and Passengers	1279	1613	2006	828	1932	1193
State Excise	679	1082	1523	1981	2430	3680
Stamp and Registration Fees	716	998	1099	1480	2173	2628
Taxes on Vehicles	298	345	455	569	673	800
Land Revenue	102	124	139	167	205	205
Taxes & Duties on Electricity	68	67	65	55	103	66
Other Taxes/ Duties on Comm. and Services	14	22	25	26	29	34
Taxes on Agricultural Income	0	0	0	30	0	33
<b>Total</b>	<b>6173</b>	<b>8090</b>	<b>9870</b>	<b>12612</b>	<b>16253</b>	<b>20963</b>

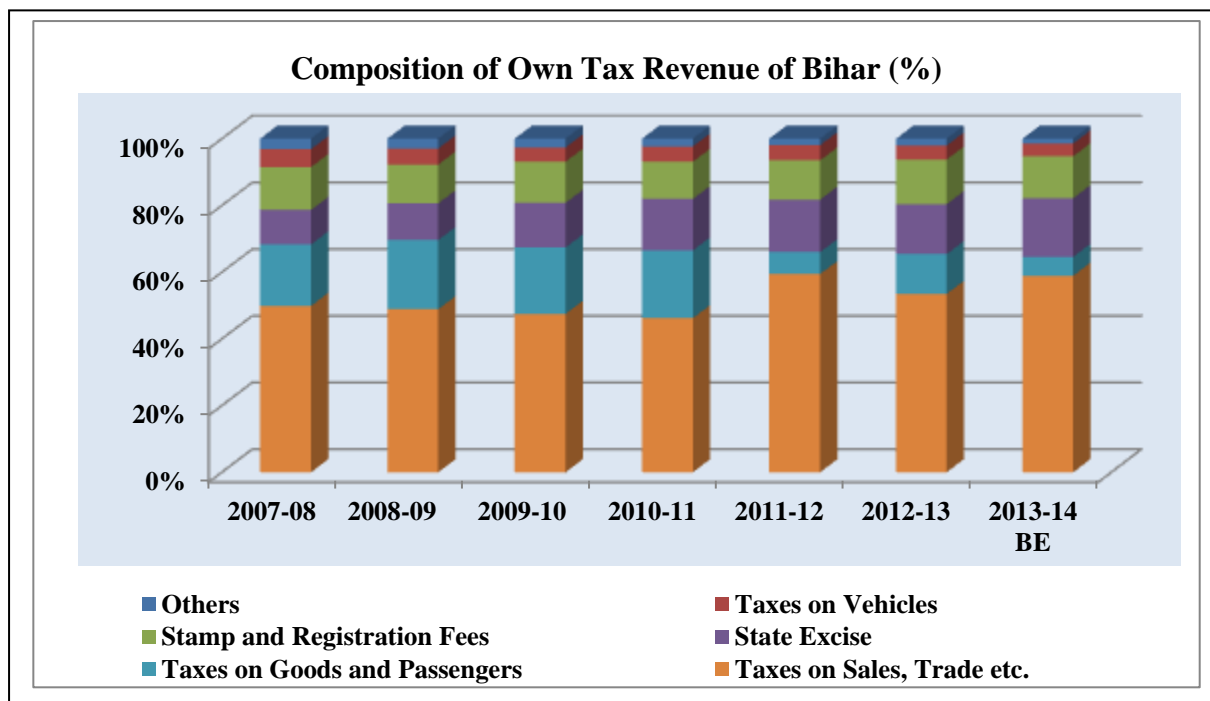
**Chart 7.11**



An analysis of the tax receipts of the state government reveals that its major sources are Sales Tax (VAT), Stamp and Registration Fees, State Excise Duty, Taxes on Goods and Passengers and Taxes on Vehicles. These five taxes together account for as much as 98 percent of the state government's total tax receipts. Of these, Sales Tax alone comprised 53.5 percent of the total tax receipts in 2012-13. This was followed by State Excise Duty (15.0 percent), Stamp and Registration Fees (13.4 percent) and Taxes on Goods and Passengers (11.9 percent). These taxes are highly buoyant, their yields increasing steadily with the increase in GSDP. There has not been any significant change in the composition of tax revenues of the state government over the past few years, except in 2011-12 when the share of Sales Tax (VAT) increased abruptly due to increase in the rates of sales tax for various items as well as price increases;

consequently, the share of the Taxes on Goods and Passengers also went down drastically. In 2012-13, the state government collected Rs 8671 crore from sales tax alone. The composition of the state government's tax revenue is shown in Table 7.20 and their growth rates in Table 7.21.

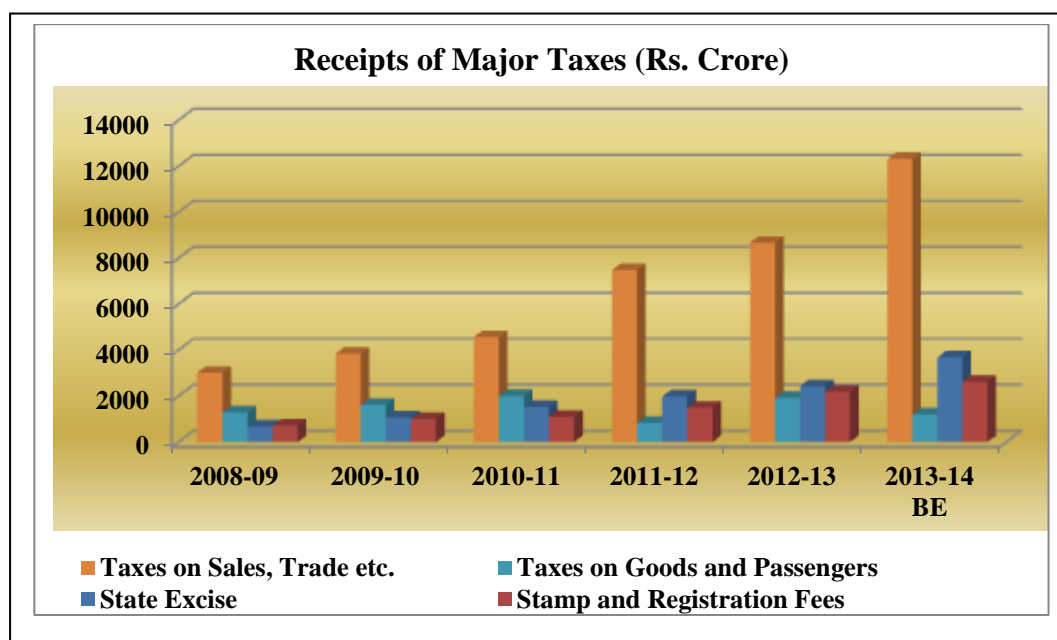
**Chart 7.12**



**Table 7.20 : Composition of Tax Revenues**

Sources of Revenue	Percentage share					
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14 BE
Taxes on Sales, Trade etc.	48.9	47.5	46.2	59.4	53.5	58.9
Taxes on Goods and Passengers	20.7	19.9	20.3	6.6	11.9	5.7
State Excise	11.0	13.4	15.4	15.7	15.0	17.6
Stamp and Registration Fees	11.6	12.3	11.1	11.8	13.4	12.6
Taxes on Vehicles	4.8	4.3	4.6	4.5	4.2	3.8
Land Revenue	1.6	1.5	1.4	1.3	1.3	1.0
Taxes & Duties on Electricity	1.1	0.8	0.7	0.4	0.6	0.3
<b>Total</b>	100.0	100.0	100.0	100.0	100.0	100.0

Chart 7.13



The Sales Taxes, apart from being the highest contributor to the state government's own revenues, has also maintained a very steady growth rate. But during the period from 2008-09 to 2013-14, the maximum annual growth has been registered by State Excise (40.2 percent), followed by Sales Tax (32.5 percent), and Stamp and Registration Fees (29.7 percent). In 2012-13, Sales Tax has grown by 16 percent and in the current fiscal (2013-14), a much higher growth of 42.1 percent was estimated due to some change in tax rates. The growth rate of several taxes like state excise, taxes on vehicles had been less in 2012-13 compared to the previous year. The growth patterns of most taxes have not been uniform during the five year period 2008-13.

The taxes on goods and passengers had registered a negative growth of nearly 59 percent during 2011-12. During 2012-13, it had grown by 133 percent, but still its yield of Rs 1932 crore during the year was short of the 2010-11 level of Rs 2006 crore; however, this high growth in 2012-13 had compensated to a large extent the negative growth in the previous year. This tax comprises collections from tolls on roads, collections from passenger tax and goods tax, tax on entry of goods into local areas for consumption, use or sale of goods therein and inter-state transit duties. In Bihar, the entire collection under this head is from the entry of goods into local areas for consumption. This tax is collected under the Bihar Tax on Entry of Goods into Local Area for Consumption, Use or Sale therein Act, 1993, administered by its Department of Commercial Taxes.

**Table 7.21 : Growth Rates of Tax Revenue**

Sources of Revenue	Percentage Growth over Previous Year						CAGR (2007-14)
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14 BE	
Taxes on Sales, Trade etc.	19.0	27.3	18.7	64.1	16.0	42.1	32.5
Taxes on Goods and Passengers	36.4	26.1	24.4	-58.7	133.3	-38.3	-1.4
State Excise	29.3	59.3	40.8	30.0	22.7	51.5	40.2
Stamp and Registration Fees	9.5	39.3	10.1	34.7	46.8	20.9	29.7
Taxes on Vehicles	9.0	15.9	32.0	25.0	18.3	18.8	21.8
Land Revenue	23.9	21.8	12.2	20.5	22.7	-0.2	15.0
Taxes & Duties on Electricity	5.6	-1.5	-2.1	-16.1	87.5	-35.5	-0.6
Other Taxes and Duties on Commodities and Services	-0.4	58.0	12.4	3.6	13.6	17.8	19.4
<b>Total</b>	21.4	31.1	22.0	27.5	28.9	29.1	27.7

From Table 7.22, one can see that the direct taxes contributed only 20 percent of the total own tax revenue of the state government, indirect taxes contributing the rest 80 percent in 2012-13. This distribution remained equally skewed in the previous years, with practically no change in the relative shares of the direct and indirect taxes. This indicates that the process of fiscal reforms of the state government is yet to be reflected in the structure of its taxation. It also defies the trend noticed in the structure of central tax receipts which has shifted very significantly in favour of direct taxes, after the reforms were introduced. But all the states show this skewed structure, as the high yielding direct taxes like income tax or corporation tax are administered only by the central government.

**Table 7.22 : Share of Direct and Indirect Taxes**

Source	Percentage Share					
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14 BE
Share of Indirect Taxes in State's Own Tax Revenue (%)	81	81	82	82	80	82
Share of Direct Taxes in State's Own Tax Revenue (%)	19	19	18	18	20	18
Total	100	100	100	100	100	100

Table 7.23 shows the major non-tax revenues of the state government, while its composition and growth rates are presented in Tables 7.24 and 7.25 respectively. The most important source of non-tax revenues in Bihar has always been royalty from mines and minerals, classified as receipts from 'Non-Ferrous Mining and Metallurgical Industries', followed by interest receipts.

The mining of minerals in Bihar is governed by the Bihar Minor Mineral Concession Rules, 1972 and Mineral Concession Rules 1960 framed by the state government under the Mines and Minerals (Regulation and Development) Act, 1957. The minor minerals available in the state are brick earth, stones, limestone, sand etc. The receipts against this element of non-tax revenues have always been more than budget estimates and it has grown annually at 21 percent, during the period 2008-09 to 2013-14. In comparison, the growth of interest receipts, the second most important element of its non-tax revenues, has shown wide fluctuations during the period. These fluctuations again arise from the nature of the interest receipts.

Till 2007-08, these two heads together had accounted for more than 60 percent of the total non-tax revenues of the state government; but due to the receipts of substantial debt relief from the central government which was accounted for under the head “Miscellaneous General Services”, the combined share of these two sources of non-tax revenue came down to 40 percent in 2009-10, but again rose to 65 percent after the withdrawal of the debt relief from the next year. In 2011-12, there was an abnormally high share of these two heads due to recovery of excess amount of debt-relief Rs 385 crore paid in 2009-10, even though the collections against the royalties from mines and minerals improved by Rs 37 crore, over 2010-11. In 2012-13, the total receipts from these two sources of non-tax revenues had in fact declined by almost one third (Rs 339 crore), compared to 2011-12. In the budget estimates for 2013-14, Rs 2145 crore is budgeted against ‘Contributions and recoveries on account of pension’, under ‘Other Non-Tax Revenues’ due from Jharkhand. This amount relates to the pensioners on roll since the pre-reorganisation period, which was budgeted in both 2011-12 and 2012-13, but never realized so far.

The share of interest receipts had consistently declined from 34 to 24 percent during the 4 years from 2007-08 to 2010-11; but in 2011-12, there was substantially higher collections against it by Rs 236 crore compared to the previous year. This was due to contra-adjustment of Rs 268 crore on account of interest on loans given to the Bihar State Electricity Board, against its outstanding dues payable by the Water Resources Department. The interest receipts had registered a marginal growth rate of around 2 percent between 2008-14, due to less interest received from investment of surplus cash balances in the Cash Balance Investment Account of the state government. The non-tax revenues of the state government seem to have reached its plateau, growing at an annual rate of 24 percent during 2008-09 to 2013-14, and there does not seem to be any pattern in the growth of non-tax revenues of the state government.

**Table 7.23 : Major Non-Tax Revenues of Bihar**

(Rs. crore)

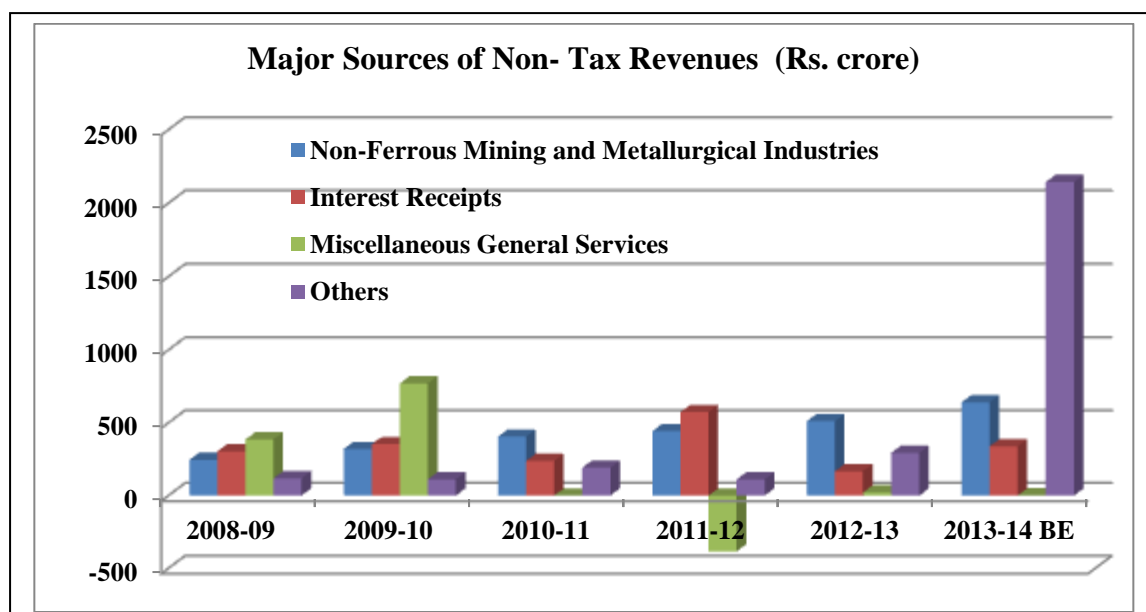
Sources of Revenue	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14 BE
Non-Ferrous Mining and Metallurgical Industries	245	320	406	443	511	641
Interest Receipts	305	353	238	574	167	338
Miscellaneous General Services	386	770	0	-384	22	1
Other Administrative Services	8	9	20	11	10	65
Police	9	12	12	9	25	71
Major Irrigation	3	3	5	3	3	26
Education, Sports, Arts and Culture	24	17	34	7	8	8
Roads and Bridges	26	30	40	60	33	64
Medical and Public Health	17	14	15	24	41	25
Other Rural Development Programmes	10	29	22	30	21	32
Social Security and Welfare	1	1	2	1	1	1
Others	119	112	191	111	294	2145
<b>Total</b>	<b>1153</b>	<b>1670</b>	<b>985</b>	<b>890</b>	<b>1135</b>	<b>3416</b>

**Table 7.24 : Composition of Non-Tax Revenues**

(Percentages)

	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14 BE
Non-Ferrous Mining and Metallurgical Industries	21.2	19.2	41.2	49.8	45.0	18.8
Interest Receipts	26.4	21.1	24.1	64.5	14.7	9.9
Miscellaneous General Services	33.5	46.1	0.0	-43.1	1.9	0.0
Other Administrative Services	0.7	0.6	2.0	1.3	0.9	1.9
Other non-Tax Revenues	18.2	13.0	32.6	27.6	37.4	69.4
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Chart 7.14**



**Table 7.25 : Growth Rates of Non-Tax Revenues**

	Yearly Growth Rates						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14 BE	CAGR (2008-14)
Non-Ferrous Mining and Metallurgical Industries	37.1	30.6	26.8	9.2	15.3	25.4	21.2
Interest Receipts	78.4	16.0	-32.6	141.1	-70.9	102.5	2.1
Miscellaneous General Services	12675.5	99.6	-100.0	-112976.5	-105.7	-96.1	-69.6
Other Administrative Services	-32.6	16.4	112.1	-42.5	-12.9	549.4	52.0
Other non-Tax Revenues	81.5	-5.3	71.1	-42.3	164.7	629.8	---
Total	119.4	44.8	-41.0	-9.7	27.6	200.9	24.3

Comparing the budget estimates of revenues with the actual collections for 2012-13, it is seen that there was a huge shortfall by about Rs 2000 crore (63.9 percent) against the budget estimates in respect of non-tax revenues, while in respect of tax revenues there was excess collections by Rs 552 crore (3.5 percent) (Table 7.26). The shortfall in non-tax revenue was almost entirely due to the non-tax revenues against 'Other Non-Tax Revenues' under the General Services, due to non-realisation of dues from the Jharkhand Government as discussed earlier. The major shortfalls in tax revenues were in respect of taxes on goods and passengers (Rs 868 crore) and state excise (Rs 335 crore). There was considerable surpluses in respect of sales tax (Rs 1329 crore or 18.1 percent of budget estimates) and stamp and registration fees (Rs 317 crore or 18.1 percent of budget estimates). The overall realisation of tax revenues was close to the target, while there was a huge shortfall in respect of collections against non-tax revenues as explained above.

**Table 7.26 : Variation between the Estimated and Actual Realisation of Tax and Non-Tax Revenue (2012-13)**

(Rs. crore)

Revenue Sources	Budget Estimate	Actual Receipts	Variance (Actuals - BE)	% Variation Excess (+), shortfall (-)
<b>Own Tax Revenue</b>	BE	Actuals		
Taxes on Sales, Trade etc.	7342	8671	1329	18.1
Taxes on Goods and Passengers	2800	1932	-868	-31.0
State Excise	2765	2430	-335	-12.1
Stamp and Registration Fees	1856	2173	317	17.1
Taxes on Vehicles	644	673	29	4.5
Land Revenue	154	205	51	33.1
Taxes & Duties on Electricity	61	103	42	68.9
Other Taxes and Duties on Commodities and Services	42	29	-13	-31.0
<b>Total</b>	<b>15664</b>	<b>16253</b>	<b>-552</b>	<b>3.5</b>
<b>Own Non Tax Revenue</b>				
Non-Ferrous Mining and Metallurgical Industries	470	511	-41	8.7
Interest Receipts	264	167	97	-36.7
Receipts from Miscellaneous General Services	0	22	-22	----
Social Security and Welfare	2	1	1	-50.0
Other	2406	434	1972	-82.0
<b>Total</b>	<b>3142</b>	<b>1135</b>	<b>2007</b>	<b>-63.9</b>

The cost of collection of major taxes is shown in Table 7.27. It can be seen from the table that, except for taxes on vehicles, the cost for collection of all major taxes as a percentage of total taxes collected was brought down significantly in 2011-12, as a result of modernization of the infrastructure and introduction of technology, but increased marginally in 2012-13. The cost of collection in respect of taxes on vehicles and stamp and registration fees was much higher than the other taxes. The streamlining of the collection machinery, further rationalisation of taxation structure and more user-friendly automation will further bring down the cost of collection.

**Table 7.27 : Cost of Collection of Taxes**

Year	Collection (Rs. crore)	Expenditure on collection (Rs. crore)	Cost as Percentage of Collection	Collection (Rs. crore)	Expenditure on collection (Rs. crore)	Cost as Percentage of Collection
	Taxes on sales / trade, etc			State excise		
2008-09	3016	47	1.5	679	24	3.6
2009-10	3839	48	1.3	1082	44	4.1
2010-11	4557	56	1.2	1523	38	2.5
2011-12	7476	65	0.9	1981	41	2.1
2012-13	8671	78	0.9	2430	43	1.8
2013-14 BE	12324	127	1.0	3680	86	2.3
	Stamp duty and registration fee			Taxes on Vehicles		
2008-09	716	38	5.3	298	7	2.3
2009-10	998	46	4.6	345	10	3.0
2010-11	1099	47	4.2	455	17	3.7
2011-12	1480	43	2.9	569	22	3.9
2012-13	2173	45	2.1	673	25	3.8
2013-14 BE	2628	62	2.4	800	34	4.3

Table 7.28 shows the state government's own tax and non-tax revenues as percentage of GSDP which is a measure of its capacity to raise resources. The ratio of own tax revenues of the state government to its GSDP has risen slowly from 4.3 percent in 2008-09 to 5.6 percent in the budget estimates of 2013-14. This ratio is rather low, compared to other states. There has been some gradual improvement in this ratio since 2010-11. The total tax and non-tax revenues of the state, as percentage of its GSDP, was just 6.5 percent in 2013-14, and the total revenue including central transfers and grants constituted 21.3 percent of its GSDP in that year. While the own tax to GSDP ratio of Bihar is one of the lowest in the country, the ratio between its total revenues and GSDP is quite high due to the high volumes of central grants and other transfers to the state government.



**Table 7.28 : Tax and Non-tax Revenue as Percentage of GSDP**

Indicators	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14 BE
Own Tax Revenue as % of GSDP	4.3	5.0	4.8	5.1	5.3	5.6
Own Non-Tax Revenue as % of GSDP	0.8	1.0	0.5	0.4	0.4	0.9
Total Revenue as % of GSDP	23.2	21.8	21.8	20.8	19.3	21.3
Buoyancy of Total Revenue w.r.t. GSDP (Ratio)	0.7	0.5	1.0	0.7	0.6	1.6
Buoyancy of State's Own Taxes w.r.t. GSDP(Ratio)	0.8	2.1	0.9	1.3	1.2	1.3

Table 7.29 gives the buoyancy ratios in respect of the state government's major tax and non-tax revenues with respect to GSDP. From this table, it is noted that, in 2013-14, the sales tax, stamp and registration fees, and state excise duties are likely to be more buoyant than other tax revenues of the state government. Given the significant growth trend of GSDP in recent years, these taxes have a huge potential for higher contribution. The sales tax was not so buoyant in 2012-13, following a very high buoyancy of 3.1 in 2011-12, while the taxes on goods and passengers showed very high buoyancy, but again after recovering from negative buoyancy in 2011-12. Among the major sources of non-tax revenues, interest receipt showed high buoyancy in 2011-12, but as explained earlier, this was actually due to book adjustments without any real collections. In 2012-13, it showed negative buoyancy following a very high positive buoyancy.

**Table 7.29 : Buoyancy of Important Tax and Non-Tax Revenue Sources**

	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14 BE
Taxes on Sales, Trade etc.	0.8	1.9	0.7	3.1	0.6	1.9
Stamp and Registration Fees	0.4	2.7	0.4	1.7	1.9	1.0
Taxes on Goods and Passengers	1.4	1.8	1.0	-2.8	5.3	-1.8
State Excise	1.2	4.1	1.6	1.4	0.9	2.4
Taxes on Vehicles	0.4	1.1	1.3	1.2	0.7	0.9
Land Revenue	1.0	1.5	0.5	1.0	0.9	0.0
Taxes & Duties on Electricity	0.2	-0.1	-0.1	-0.8	3.5	-1.6
<b>Total Tax Revenue</b>	<b>0.4</b>	<b>0.7</b>	<b>1.1</b>	<b>1.0</b>	<b>0.8</b>	<b>1.0</b>
Non Ferrous Minerals	1.5	2.1	1.1	0.4	0.6	1.2
Interest Receipts	3.1	1.1	-1.3	6.8	-2.8	4.7
<b>Total Non Tax Revenue</b>	<b>4.7</b>	<b>3.1</b>	<b>-1.6</b>	<b>-0.5</b>	<b>1.1</b>	<b>9.3</b>

Table 7.30 shows the trend of revenues from grants and contributions from the central government. The total grants estimated to be received by the state as per the budget estimates of 2013-14 stood at Rs 17,707 crore, as against Rs 10,278 crore received in 2012-13. In 2012-13, about half the total grants (49 percent) were received in respect of state plan schemes, followed by centrally sponsored schemes (27 percent) and non-plan grants (23 percent). The total grants have increased 1.3 times during the 5 years from 2008-09 to 2012-13, and a further substantial increase was projected in the budget estimates for 2013-14. Since 2010-11, total central grants have been increasing only nominally — during 2011-12 and 2012-13, there were increases of only Rs 200 crore and Rs 395 crore respectively. The grants for the state plan schemes remained practically unchanged during 2012-13 over the previous year, while the grants for centrally sponsored schemes increased by nearly Rs. 600 crore. The non-plan grants actually decreased marginally during 2012-13 by Rs 150 crore.

**Table 7.30 : Grants and Contributions from Central Government**

(Rs. crore)

Sources	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14 BE
Grants for State Plan Schemes	3600	3721	5457	5065	5052	10729
Grants for Central Plan Schemes	135	138	176	96	36	242
Grants for Centrally Sponsored Schemes	1677	1449	2141	2159	2778	4649
Non-plan Grants	2550	2256	1925	2563	2413	2086
<b>Total Grants</b>	<b>7962</b>	<b>7564</b>	<b>9699</b>	<b>9883</b>	<b>10278</b>	<b>17707</b>

## 7.8 Performance of State Tax Departments

### Commercial Taxes Department

The Commercial Taxes Department collects revenue under seven acts — (i) Bihar Value Added Tax, 2005 (VAT); (ii) Bihar Tax on Entry of Goods into Local Area for Consumption, Use or Sale therein Act, 1993 (ET); (iii) Central Sales Tax Act, 1956 (CST); (iv) Bihar Electricity Duty Act, 1948 (ED); (v) Bihar Entertainment Tax Act, 1948 (ENT); (vi) Hotel Luxury Tax Act, 1988 (HLT) and (vii) Bihar Advertisement Tax Act, 1981 (Advt)

Table 7.31 shows the taxes collected from 2008-09 to 2012-13 and till September for the current fiscal (2013-14). The VAT that had replaced the Sales Tax is the major contributor and accounts for about 67.8 percent of the total commercial tax collections by the state government (2012-13) which was practically the same as in the previous year. Tables A 7.1 and A 7.2 (Appendix) show the trend of collections against this tax head tax-circle-wise.

**Table 7.31 : Actwise Commercial Tax Collection from (2007-08 to 2012-13)**

(Rs. crore)

Year	BST/ VAT	CST	ENT.	ED	ADV	HLT	ET	PT	Total
2008-09	3057	46	10	68	0	3	1284	0	<b>4470</b>
2009-10	3805	38	14	64	0	4	1608	0	<b>5533</b>
2010-11	4532	59	16	65	1	5	2008	0	<b>6685</b>
2011-12	5668	75	25	55	0	7	2591	36	<b>8458</b>
2012-13	7391	74	28	102	1	8	3268	40	<b>10911</b>
2013-14 (upto Sep, 2013)	3139	30	17	29	0	3	1400	4	<b>4622</b>

Table 7.32 shows the yearwise shares of commercial taxes in the state government's revenue. The ratio was 13.6 percent in 2008-09, but had since increased significantly to 18.3 percent in 2012-13. However, its share in the total own taxes of the state government came down from 72.4 percent in 2008-09 to 67.1 percent in 2012-13. Besides VAT, Entry Tax (tax on entry of goods into local area for consumption) is the only other major source of revenue collected by the Commercial Tax Department and contributed 30 percent to its total collections during 2012-13; these two taxes together thus accounted for 97 percent of the Department's total collections.

**Table 7.32 : Yearwise Percentage Share of Commercial Taxes in Total Revenue**

	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14 BE
Total Revenue of State (Rs. crore)	32981	35527	44532	51320	59567	80066
State's Own Tax Revenues (Rs. crore)	6173	8090	9870	12612	16253	20963
Revenue from Commercial Taxes (Rs. crore)*	4470	5533	6685	8458	10911	4622
Percentage Share of Comm. Taxes in total revenue (%)	13.6	15.6	15.0	16.5	18.3	5.8
Percentage Share of Comm. Taxes in State's Own Taxes (%)	72.4	68.4	67.7	67.1	67.1	22.0

Note : \* Data for 2013-14 upto September, 2013

The commodity-wise collection of sales tax is depicted in Table 7.33, from which it can be seen that petro-products have always been the single largest contributor to sales tax and contributed around 27 percent of the total collection of sales tax in 2012-13, compared to 30 percent in 2011-12. It had recorded a modest growth of 15 percent during the year, after the high growth of 26 percent experienced in 2011-12. Its contribution is more than 3.6 times that of the second major contributor, viz., cement (Rs 800 crore). Other important contributors are: Coal, Crude Oil, FMCG, Foreign Liquor (IMFL), Country Liquor, Iron and Steel, Drugs and Medicine, Telephones, Works Contracts, Electrical Goods, Automobiles and Two and Three Wheelers. These have registered substantial growth in 2012-13, though there has been no

structural shift in the pattern of distribution during the last few years. The major increases during 2012-13 have been recorded by petro-products (Rs 384 crore), cement (Rs 244 crore), IMFL (Rs 169 crore), electrical goods (Rs 136 crore), four wheelers (Rs 92 crore), FMCG (Rs 90 crore) and coal (87 crore).

**Table 7.33 : Comparative Commodity-wise Collection of Sales Tax**

(Rs. crore)

Sr. No.	Name of commodity	Collection (in crore)					Rate of Growth (%)				
		2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
1	Advertisement Tax	0	0	0	0	1	-	-	-	-	84.0
2	Asbestos	13	14	16	20	28	85.7	7.7	16.2	25.1	36.0
3	Autoparts	16	26	29	46	57	0.0	62.5	10.7	60.9	22.7
4	Battery	36	41	50	57	73	16.1	13.9	21.2	15.4	26.5
5	Beverages	15	22	32	41	72	66.7	46.7	47.4	27.1	75.4
6	Bhujia	0	1	1	2	5	-	-	-	95.7	207.3
7	Bicycle	7	10	14	18	23	16.7	42.9	44.8	23.7	28.5
8	Biscuits	57	69	58	82	112	23.9	21.1	-15.8	41.2	35.9
9	Bricks	8	10	11	17	29	33.3	25.0	8.7	56.5	72.9
10	Cement	255	420	477	556	800	22.6	64.7	13.6	16.6	43.8
11	Coal	88	111	141	195	282	12.8	26.1	27.2	38.1	44.8
12	Computer	14	19	25	44	64	16.7	35.7	31.4	75.6	46.4
13	Consumer Durables	36	50	77	94	124	2.9	38.9	53.1	22.9	31.3
14	Country Liquor	61	99	125	143	158	32.6	62.3	26.5	14.3	10.2
15	Crockery, Cutlery, Glassware & Ceramicware	1	1	1	1	2	-50.0	0.0	29.5	7.8	46.9
16	Crude Oil	187	166	213	249	315	21.4	-11.2	28.3	16.8	26.7
17	Diesel Oil	0	1	4	4	1	-	-	-	21.1	-68.9
18	Drugs and Medicines	152	178	208	295	357	11.8	17.1	17.0	41.7	21.1
19	Dry Fruits	0	0	0	0	2	-	-	-	-	261.0
20	Edible Oil	13	16	22	35	66	30.0	23.1	37.2	60.9	86.9
21	Electrical Goods	113	154	166	205	341	-3.4	36.3	7.9	23.1	66.4
22	Electricity Duty	12	2	2	1	0	500.0	-83.3	-13.1	-18.9	-66.6
23	Electronic Goods	29	43	35	50	80	45.0	48.3	-18.9	44.5	59.6
24	Engine & Motors	6	8	14	19	24	0.0	33.3	81.2	32.0	27.7
25	Entertainment Tax	9	13	11	17	16	0.0	44.4	-12.9	46.0	-5.0
26	Ethanol		1	17	5	9	-	-	-	-69.5	71.6
27	Fast Food & Cooked Food	23	28	63	90	120	-4.2	21.7	126.0	41.8	33.9
28	Fertiliser & Insecticides	81	82	90	144	198	11.0	1.2	10.2	59.4	37.2
29	Fire Work	0	0	1	1	2	-	-	-	-	117.2
30	FMCG	181	210	237	324	414	22.3	16.0	12.7	36.8	27.9
31	Foodgrains	44	61	78	90	93	25.7	38.6	28.1	15.6	3.5
32	Footwear	7	10	13	18	27	16.7	42.9	31.3	35.1	54.3
33	Four Wheelers & Chasis of Automobile	158	248	304	423	515	12.1	57.0	22.5	39.1	21.8
34	Furnitures	11	13	15	21	32	57.1	18.2	16.4	38.0	51.5
35	Ghee & Vanaspati	27	31	47	74	100	68.8	14.8	52.3	57.3	34.2
36	Glasses	3	3	5	7	9	50.0	0.0	53.4	42.2	30.5
37	Gun & Rifles	0	1	1	1	1	-	-	-	13.6	12.6
38	Hardware	6	8	10	15	20	20.0	33.3	28.2	44.0	32.1
39	Hawai Chappals	0	0	0	0	0	-	-	-	-	47.6
40	Hide & Skin	1	0	1	1	1	0.0	-100.0	-	-22.7	77.5
41	Hosiery And Ready Made	19	27	35	41	59	26.7	42.1	28.1	19.4	41.7
42	IMFL	163	254	340	416	585	59.8	55.8	33.9	22.1	40.8

Sr. No.	Name of commodity	Collection (in crore)					Rate of Growth (%)				
		2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
43	Iron & Steel	70	93	126	144	237	18.6	32.9	35.6	13.9	65.2
44	Jewellery	3	3	5	10	15	50.0	0.0	55.1	105.9	52.4
45	Kerosene	4	4	3	2	2	0.0	0.0	-35.3	-23.5	10.3
46	Kirana	11	13	14	19	31	22.2	18.2	10.6	35.5	60.2
47	LPG	2	2	2	5	5	-33.3	0.0	23.5	97.5	-0.2
48	Lubricants	22	32	35	42	47	22.2	45.5	10.8	19.1	10.6
49	Luxury and Hotel	3	4	5	7	8	0.0	33.3	35.6	24.4	11.4
50	Marble and Granites	3	4	6	9	18	50.0	33.3	57.5	43.8	103.2
51	Matches	0	1	1	0	0	-	-	-	-27.6	-7.9
52	Moulded Luggage	2	3	4	6	7	-33.3	50.0	45.3	41.3	15.0
53	Not Available					0					
54	Not Tagged	0	0	0	0	0	-	-	-	-	183.3
55	Not Tagged with Any Commodity	49	10	0	1	8	880.0	-79.6	-97.1	137.1	1133.7
56	Others @ 12.5	14	16	18	27	29	27.3	14.3	9.8	54.0	6.0
57	Others @ 13.5					16					
58	Others @ 4	2	3	6	8	7	0.0	50.0	88.9	39.3	-9.2
59	Others @ 5					8					
60	Others(Tax Free)	6	4	6	9	13	50.0	-33.3	50.6	45.6	53.9
61	Paints	20	24	34	46	61	17.6	20.0	41.0	37.0	30.8
62	Pan Masala	14	22	24	29	57	180.0	57.1	8.0	23.0	94.3
63	Paper	12	16	18	19	23	33.3	33.3	9.5	11.1	20.3
64	Petro Products	1452	1657	2008	2528	2912	19.3	14.1	21.2	25.9	15.2
65	Petrol	0	0	0	0	1	-	-	-	-	296.1
66	Plastic Goods	8	11	16	22	35	-52.9	37.5	48.6	33.0	60.1
67	Plyboard	1	2	2	3	5	0.0	100.0	-3.2	78.8	57.3
68	Plywood	3	3	4	5	8	0.0	0.0	20.2	45.6	55.5
69	Processed Vegetable & Food	1	1	1	2	4	-	-	-1.1	66.5	160.2
70	Professional Tax			0	22	37	-	-	-	-	70.0
71	Sand			1	1	8	-	-	-	-	605.4
72	Sanitary Fittings & Tiles	9	17	20	24	34	28.6	88.9	18.1	19.4	40.1
73	Shewing Machine	0	0	0	0	0	-	-	-	-	42.2
74	Spectacles	0	0	0	0	0	-	-	-	-	15.5
75	Sport Goods	0	1	1	1	1	-	-	-	-31.8	32.3
76	Staple Yarn	1	1	1	2	2	-50.0	0.0	21.8	38.6	24.3
77	Stationery	4	4	4	6	8	33.3	0.0	2.8	39.2	34.8
78	Stone Chips & Ballast	2	4	4	9	7	0.0	100.0	-1.3	135.5	-27.6
79	Tea & Coffee	4	5	5	7	8	100.0	25.0	6.6	33.2	12.2
80	Telephone	155	150	111	105	100	46.2	-3.2	-25.7	-5.4	-4.9
81	Timber	3	3	4	4	11	0.0	0.0	20.5	19.5	150.0
82	Tobacco	45	57	78	88	151	-6.3	26.7	36.9	12.6	72.3
83	Tools	1	5	5	6	10	-	-	-4.2	26.8	58.0
84	Tractors	31	53	55	79	106	55.0	71.0	3.6	43.4	34.9
85	Transporter		0	0	0	0	-	-	-	-	1728.8
86	Two & Three Wheelers	103	140	173	218	272	30.4	35.9	23.7	25.6	25.1
87	Tyres & Tubes	48	57	64	84	114	23.1	18.8	13.1	30.0	35.8
88	Unregistered Dealer Others	192	175	188	235	392	-11.9	-8.9	7.7	24.5	67.1
89	Unregistered Dealer Works Contractor	179	323	392	413	490	126.6	80.4	21.3	5.4	18.5
90	Utensils	1	2	2	3	4	0.0	100.0	13.0	18.1	37.6
91	Watch & Clock	4	5	7	9	11	0.0	25.0	37.0	30.4	21.4
92	Works Contract & TDS	130	150	200	324	369	31.3	15.4	33.5	62.0	13.8
	<b>Total</b>	<b>4467</b>	<b>5534</b>	<b>6645</b>	<b>8446</b>	<b>10907</b>	<b>23.0</b>	<b>23.9</b>	<b>20.1</b>	<b>27.1</b>	<b>29.1</b>

Source : Department of Commercial Tax, GOB

Note : The amounts booked under this head in the Finance accounts are respectively Rs 4557 crore, Rs 7476 crore and Rs 8671 crore for the 3 years 2010-11, 2011-12 and 2012-13 respectively. The differences have not yet been reconciled.

Source : Department of Commercial Tax, GOB

## Department of Registration, Excise and Prohibition

The Department of Registration, Excise and Prohibition is responsible for the collection of excise duty as well as the stamp duty and registration fees. In terms of revenue collection, it is now second only to the Commercial Taxes Department. Table 7.34 shows the collections of state excise duty during the last 5 years. About 97 percent of total state excise duty collections were contributed by country spirit and foreign liquors and spirits during 2012-13.

**Table 7.34 : Collections of State Excise Duty**

(Rs. crore)

Sources of Revenue	2009-10	2010-11	2011-12	2012-13	2013-14 BE
Country Spirits	426.28	488.89	624.49	776.67	1984.49
Country Fermented Liquors	4.94	0.38	0.02	0.00	0.00
Malt Liquor	22.16	4.13	5.37	6.39	0.00
Liquor	1.78	0.01	0.10	0.00	0.00
Foreign Liquors and Spirits	588.63	989.59	1293.68	1579.12	1689.71
Commercial & denatured Spirit & Medicated wines	0.19	0.55	0.20	0.27	0.39
Medicinal and toilet preparations containing alcohol, opium etc.	0.67	0.85	0.79	0.57	0.92
Opium, Hemp & other drugs	4.08	4.61	6.35	6.62	0.00
Fines and confiscations	16.70	16.77	18.55	13.57	3.54
Other Receipts	24.02	22.25	32.44	46.81	0.95
Deduct-Refunds	-7.77	-4.68	-1.00	-0.22	0.00
<b>Total</b>	<b>1081.68</b>	<b>1523.35</b>	<b>1980.99</b>	<b>2429.80</b>	<b>3680.00</b>

Table 7.35 shows the revenue from stamp and registration duties during the period from 2008-09 till September, 2013. The trend analysis of the data reveals that there has been a steady increase in the collection of stamp duty from Rs. 582 crore in 2008-09 to Rs. 1760 crore in 2012-13, at a high annual growth rate of 30 percent. The yield from registration fee has also increased steeply from Rs. 188 crore in 2008-09 to Rs. 559 crore in 2012-13, growing at an annual rate of 30 percent. Till September 2013, more than 60 percent of the last year's collections against both these taxes have already been collected.

**Table 7.35 : Revenue from Stamp Duty and Registration Fees**

(Rs. crore)

Source of Revenue	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14 (upto Sep, 2013)
From Printed Non-judicial stamps	333	457	334	356	369	166
From Non-judicial stamp duty deposited through Bank challan	200	309	571	809	1340	974
Non-Judicial adhesive stamps	22	--	15	17	13	3
Non-judicial special adhesive stamp – through Franking machines	1	13	2	8	24	8
Revenue Stamps	2	4	2	2	3	2
Judicial Stamps	24	24	32	32	12	11
<b>Sub-Total</b>	<b>582</b>	<b>807</b>	<b>957</b>	<b>1224</b>	<b>1760</b>	<b>1165</b>
Fees on registration of instruments	170	195	265	356	522	361
Landlord's Registration fee	12	15	18	21	27	18
Landlord's Process fee	3	13	3	3	4	3
Fee from searches of records & Non-Encumbrances	2	2	2	2	2	2
Fee from certified copies	1	2	2	2	3	1
<b>Sub-Total</b>	<b>188</b>	<b>226</b>	<b>289</b>	<b>384</b>	<b>559</b>	<b>385</b>
<b>Total</b>	<b>770</b>	<b>1033</b>	<b>1246</b>	<b>1608</b>	<b>2319</b>	<b>1550</b>

Table 7.36 shows the districtwise collection of revenue from stamp and registration fees till September, 2013 for the year 2013-14. Patna district expectedly contributes the maximum revenue (about 20 percent of the total revenue) from this source, more than three times the next highest collection district, namely Muzaffarpur district. The details for the years 2011-12 and 2012-13 are shown in Table A 7.3 (Appendix).

**Table 7.36 : Districtwise Revenue from Stamp Duty and Registration Fees, 2013-14  
(upto Sep., 2013)**

(Rs. crore)

District	No. of Documents	Registration Fees	Stamp Fee	Total Receipt	Target	% receipt against target	Receipt per Document (Rs.)
Patna	35024	59.98	215.47	275.45	323.48	85.2	78646
Nalanda	15920	8.72	27.37	36.09	36.99	97.6	22670
Bhojpur	13194	7.89	25.27	33.16	34.5	96.1	25133
Buxar	7596	5.44	15.73	21.17	22.33	94.8	27870
Rohtas	13384	8.44	25.32	33.76	35.31	95.6	25224
Kaimur	7733	3.86	11.09	14.95	16.51	90.6	19333
Gaya	20977	14.43	45.66	60.09	64.03	93.8	28646
Jehanabad	5074	2.87	8.97	11.84	13.33	88.8	23335
Arwal	3064	1.56	4.43	5.99	5.27	113.7	19550
Nawadah	10003	4.62	13.08	17.7	17.71	99.9	17695
Aurangabad	12692	7.33	21.77	29.1	29.9	97.3	22928
Saran	18781	8.87	25.08	33.95	36.28	93.6	18077
Siwan	17874	8.86	25.3	34.16	40.22	84.9	19112
Gopalganj	14992	8.17	23.8	31.97	32.46	98.5	21325
West Champaran	23551	9.2	26.43	35.63	37.78	94.3	15129
East Champaran	35057	16.18	45.77	61.95	61.88	100.1	17671
Muzaffarpur	29466	21.96	62.43	84.39	84.47	99.9	28640
Sitamarhi	22230	10.93	30.42	41.35	40.55	102.0	18601
Sheohar	4301	1.62	4.81	6.43	6.99	92.0	14950
Vaishali	17222	11.05	32.55	43.6	46.54	93.7	25316
Darbhanga	19116	10.82	30.76	41.58	45.91	90.6	21751
Madhubani	24156	10.21	28.17	38.38	40.62	94.5	15888
Samastipur	25624	10.03	27.77	37.8	44	85.9	14752
Begusarai	13735	10.4	31.88	42.28	42.9	98.6	30783
Munger	4213	3.16	9.67	12.83	14.58	88.0	30453
Sheikhpura	4648	1.48	4.87	6.35	7.74	82.0	13662
Lakhisarai	5346	2.65	7.81	10.46	11.4	91.8	19566
Jamui	7799	2.86	8.41	11.27	12.52	90.0	14451
Khagaria	7660	3.93	10.84	14.77	15.38	96.0	19282
Bhagalpur	14054	10.75	32.8	43.55	52.38	83.1	30988
Banka	8777	4.4	12.31	16.71	18.47	90.5	19038
Saharsha	11522	5.26	15.66	20.92	22.95	91.2	18157
Supaul	12846	4.44	12.45	16.89	19.51	86.6	13148
Madhepura	11246	4.81	13.29	18.1	20.08	90.1	16095
Purnea	18803	9.35	27.84	37.19	41.43	89.8	19779
Kishanganj	12701	3.92	11.42	15.34	20.06	76.5	12078
Araria	16495	6.22	17.44	23.66	26.27	90.1	14344
Katihar	21038	7.78	21.88	29.66	34.25	86.6	14098
<b>Total</b>	<b>567914</b>	<b>334.45</b>	<b>1016.02</b>	<b>1350.47</b>	<b>1476.98</b>	<b>91.4</b>	<b>23779</b>

Source : Department of Registration, Excise and Prohibition, GOB



## 7.9 Expenditure Management

The expenditure of the state governments is classified under three major functional categories — General Services, Social Services and Economic Services. Apart from revenue expenditure and capital outlay on these services, the other areas of spending are repayment of loans and advances on the capital account, and grants to local bodies and autonomous institutions under the state government. The state government also gives loans for various purposes to its public sector undertakings, Urban Local Bodies, Panchayati Raj Institutions, and to its own employees for various purposes. It is to be noted that while the repayments of principal amounts of loans are made from the capital account, interest payment is made from the revenue account of expenditure, under the General Services.

Table 7.37 presents the expenditure of the state government under various heads for the period from 2008-09 to 2013-14. Tables 7.38 and 7.39 present the structure of the expenditure of the state government during this period. Finally, Table 7.40 presents the annual growth rate of various expenditure items. These four tables together give us an insight into the expenditure pattern of the state government.

**Table 7.37 : Expenditure from Consolidated Fund**

(Rs. crore)

<b>Expenditure Heads</b>	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14 BE
General Services	10530	12202	15287	17729	18645	25469
Social Services	12252	13186	15090	18729	23107	32005
Economic Services	5726	7088	7836	10038	12710	15780
Grants in Aid	4	107	3	3	4	4
Capital Outlay	6436	7332	9196	8852	9585	14197
Discharge of Public Debt	1682	1983	2190	2922	3070	3239
Loans and Advances by State	551	897	1103	1906	2086	1394
<b>Total Consolidated Fund</b>	<b>37181</b>	<b>42796</b>	<b>50705</b>	<b>60181</b>	<b>69207</b>	<b>92088</b>

Between 2005-06 and 2008-09, the share of capital outlay in total expenditure of the state government had increased from 9 to 17 percent, which has since dropped to 14 percent by 2012-13. For the future growth of the state economy, the increase in capital outlay was a most remarkable development. The capital outlay is likely to be about 15 percent of the total expenditure at the end of the current fiscal.

The proportion of revenue expenditure on general services (administration of the state government) which is of non-developmental nature, had also undergone a discernible shift (Table 7.38). In 2005-06, it used to consume 39 percent of total expenditure of the state government, but this share was brought down to 28 percent in 2008-09; by 2012-13, its share

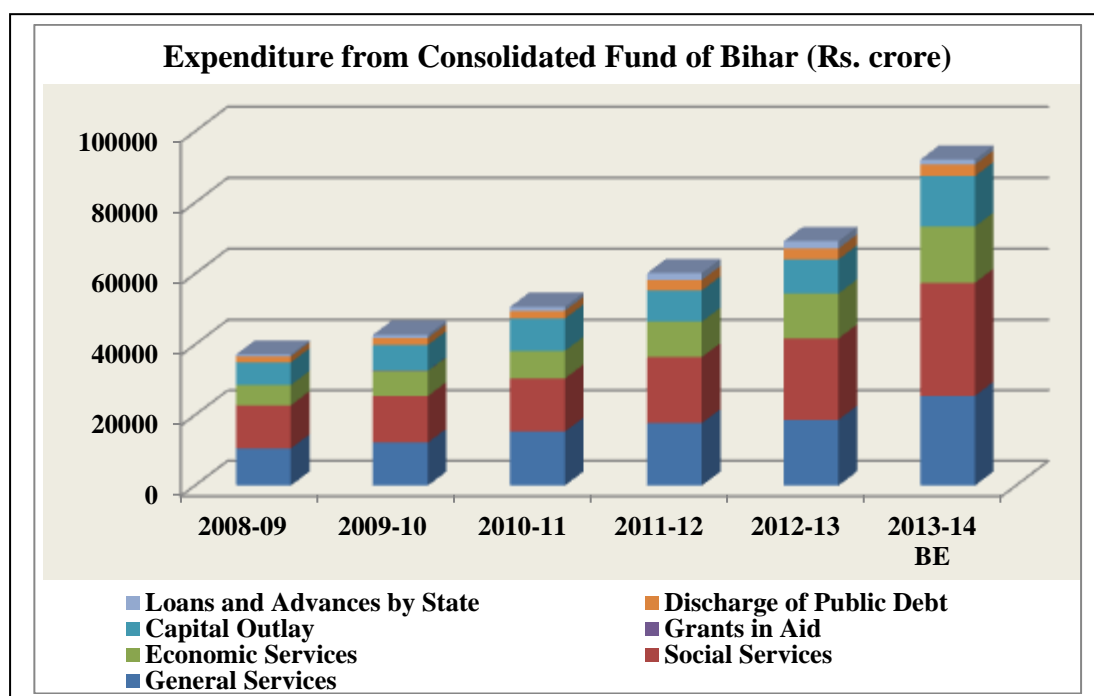
in total expenditure had increased, but still remained less than 30 percent of the total expenditure. In 2012-13, the revenue expenditure on social services accounted for 33 percent of the total expenditure, followed by economic services (18 percent). The capital outlay accounted for 14 percent of total expenditure during 2012-13, down from 15 percent a year before. The discharge of public debt accounted for 4 percent of the total expenditure, while loans and advances by the state government made up for the remaining 3 percent of total expenditure. The steady increase in capital outlay over the entire period from 2008-09 to 2012-13, save the 3 percent decline in 2011-12, translates into an increase of more than Rs 3100 crore over the period, at an annual growth rate of 10 percent. The increase in capital outlay has catapulted the stagnant economy of the state to one of the fastest growing among all major states in India.

**Table 7.38 : Composition of Government Expenditure**

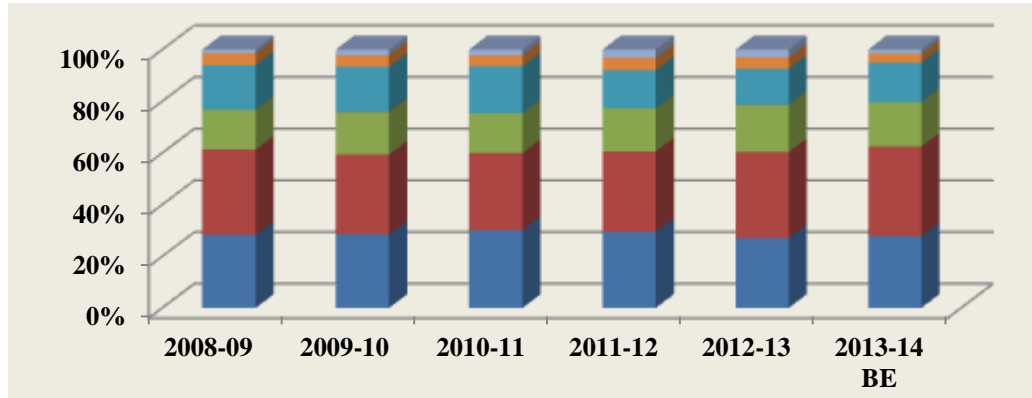
(Percentage)

Expenditure Heads	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14 BE
General Services	28.3	28.5	30.1	29.5	26.9	27.7
Social Services	33.0	30.8	29.8	31.1	33.4	34.8
Economic Services	15.4	16.6	15.5	16.7	18.4	17.1
Capital Outlay	17.3	17.1	18.1	14.7	13.8	15.4
Discharge of Public Debt	4.5	4.6	4.3	4.9	4.4	3.5
Loans and Advances by State	1.5	2.1	2.2	3.2	3.0	1.5
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

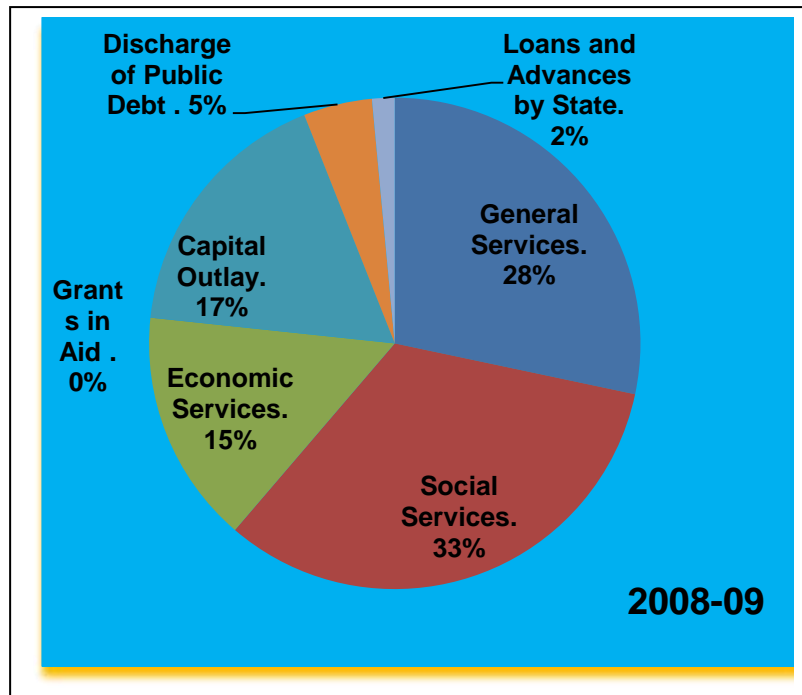
**Charts 7.15**

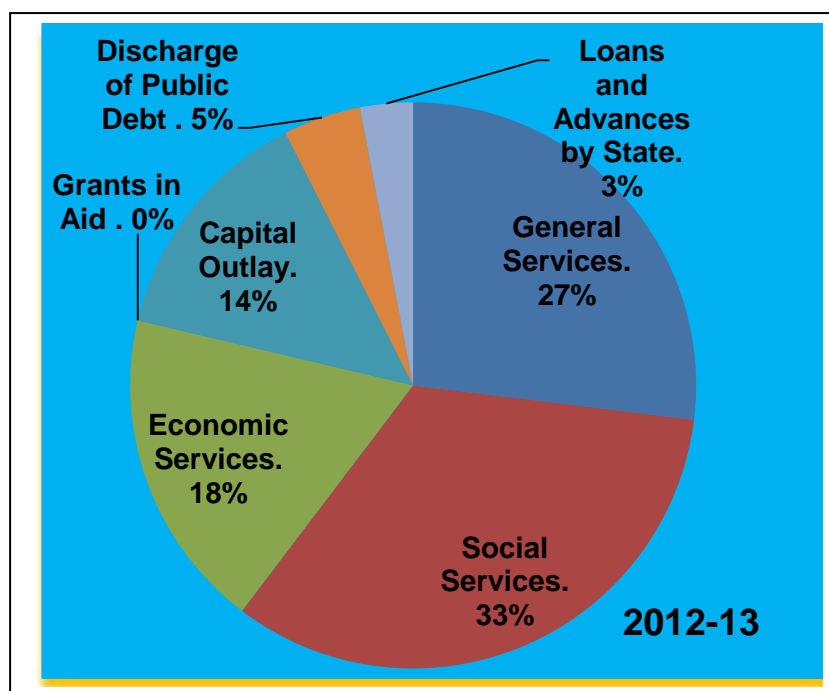


**Expenditure from Consolidated Fund of Bihar (%)**



- Loans and Advances by State
- Capital Outlay
- Economic Services
- General Services
- Discharge of Public Debt
- Grants in Aid
- Social Services





From Table 7.39, it is seen that social and economic services, essential for the socio-economic development of the state, now account for the bulk of the expenditure, reflecting the state government's commitment to improve the social sectors, especially education and health. The revenue and capital accounts claimed 79 and 21 percent of total expenditure (2012-13). About 66 percent of the total expenditure was of developmental nature and 34 percent non-developmental in 2012-13, and their relative proportions have not changed markedly over the last 5 years.

**Table 7.39 : Percentage Composition of Total Expenditure**

Expenditure Heads	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14 BE
Revenue A/c	76.68	76.14	75.37	77.27	78.70	79.55
Non-Developmental Revenue Expenditure	28.32	28.51	30.15	29.46	26.94	27.66
Developmental Revenue Expenditure	48.35	47.38	45.21	47.80	51.75	51.89
Social Services	32.95	30.81	29.76	31.12	33.39	34.75
Economic Services	15.40	16.56	15.45	16.68	18.37	17.14
Capital A/c	23.32	23.86	24.63	22.73	21.30	20.45
Non-Developmental Capital Expenditure	6.01	6.73	6.49	8.02	7.45	5.03
Discharge of Public Debt	4.52	4.63	4.32	4.86	4.44	3.52
Loans and Advances by State	1.48	2.10	2.17	3.17	3.01	1.51
Developmental Capital Expenditure	17.31	17.13	18.14	14.71	13.85	15.42
Capital Outlay	17.31	17.13	18.14	14.71	13.85	15.42
Total Non- Developmental Expenditure	34.34	35.49	36.65	37.49	34.40	32.69
Total Developmental Expenditure	65.66	64.51	63.35	62.51	65.60	67.31
<b>Total Expenditure</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>

As observed earlier, the state government has been able to manage its debt problem quite well by consistently generating substantial surpluses in its revenue account during the last few years. Enforcing considerable discipline in its financial administration, it could get substantial debt relief from the central government during the period covered by the Twelfth Finance Commission (2005-10). The servicing of debt now takes around 4 percent of the total expenditure. The state government is now much better placed to launch ambitious programmes aimed at creation of quality infrastructure that alone can further accelerate the pace of economic growth of the state. From Table 7.40, it is seen that the annual growth rate of capital outlay is as high as 14 percent during 2008-09 to 2013-14; the expenditure on social and economic services growing at even higher rates of 21 and 22 percent respectively. On the whole, the total expenditure of the state government has been growing annually at 19 percent.

**Table 7.40 : Growth Rates of Expenditure**

Expenditure Heads	Annual Growth Rates						CAGR (2008-14)
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14 BE	
General Services	13.8	15.9	25.3	16.0	5.2	36.6	18.1
Social Services	24.2	7.6	14.4	24.1	23.4	38.5	21.1
Economic Services	29.0	23.8	10.6	28.1	26.6	24.2	22.4
Grants in Aid	-20.8	2613.6	-97.0	-2.4	17.1	11.0	-24.7
Capital A/c, of which	8.3	17.8	22.3	9.5	7.7	27.7	15.6
Capital Outlay	5.4	13.9	25.4	-3.7	8.3	48.1	14.4
Discharge of Public Debt	3.1	17.9	10.4	33.4	5.0	5.5	14.9
Loans and Advances by State	102.1	62.7	23.0	72.9	9.4	-33.2	24.7
<b>Total Consolidated Fund</b>	<b>17.8</b>	<b>15.1</b>	<b>18.5</b>	<b>18.7</b>	<b>15.0</b>	<b>33.1</b>	<b>19.2</b>

Within general services, expenditure on certain items cannot be much controlled. These are mostly items of charged expenditure, like pension and interest payment, expenditure in respect of judiciary, jails, police and the like, which can be curtailed only at a great peril to the state government. For all these items, the expenditure has been rising steadily. Even though the share of general services in the total expenditure of the state government has been going down, in absolute terms, it has grown steadily from Rs. 10,530 crore in 2008-09 to Rs 25,469 crore in 2013-14, at an annual growth rate of 18 percent. These increases have been due to increased expenditure on police and district administration, judiciary and legislature, expenditure of tax departments and public works. In 2012-13, expenditure on general services increased by 5 percent over the previous year. Within the general services, the expenditure on fiscal services in particular is likely to increase by more than Rs 1400 crore in 2013-14 over the previous

year, while expenditure on police is likely to go up by nearly Rs 1200 crore. The capital outlay increased by about 8 percent in 2012-13, while expenditure on social and economic services increased by 23 and 27 percent respectively over the previous year, in keeping with the high growth rates in these two services. These increases were necessitated not only by the demands of creating and upgrading physical and social infrastructure, but also by the consideration of efficiency in administration of various departments through modernization.

Within social services, the revenue expenditure on education, health and family welfare, water supply and sanitation, and social welfare and nutrition have shown steady increases over the years. Within economic services, expenditure on special area programmes, power, roads and bridges, and industry have registered significant increases over the years.

### **7.10 Revenue Expenditure**

Table 7.41 depicts the details of revenue expenditure of the state government, which is incurred to maintain the present level of activities, not addition to the existing infrastructure. The non-plan component of revenue expenditure consumes the bulk of it; in 2012-13, it constituted 74 percent of the total revenue expenditure, and this share had practically remained the same for the last few years. The shares of plan and non-plan expenditure in total expenditure had also undergone only minor shifts over the past 5 years, with the share of non-plan expenditure decreasing from 57 percent to 54 percent during 2008-13. The shares of revenue and capital expenditure in total expenditure also changed marginally, with share of revenue expenditure increasing from 77 to 79 percent during the same period. The rate of growth of plan revenue expenditure has been much more than the growth of non-plan component; in 2012-13, the non-plan revenue expenditure grew by only 10 percent, compared to the 35 percent growth rate of plan revenue expenditure. The total revenue expenditure and the non-plan revenue expenditure respectively constitute 22 percent and 12 percent of the GSDP of Bihar as in 2012-13. From the buoyancy ratios, it is seen that, during 2008-09 to 2012-13, the revenue expenditure has been increasing at a slower rate than the GSDP except in 2011-12; however, in the budget estimates of 2013-14, revenue expenditure has been projected to grow at a higher rate than the GSDP, because of much higher expenditure in social as well as general services.

**Table 7.41 : Details of Revenue Expenditure**

(Rs. crore)

Expenditure Heads	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14 BE
Revenue Expenditure (RE)	28512	32584	38216	46499	54466	73258
Capital Expenditure (CE)	8669	10212	12489	13680	14740	18830
<b>Total Expenditure (TE)</b>	<b>37181</b>	<b>42796</b>	<b>50705</b>	<b>60181</b>	<b>69206</b>	<b>92088</b>
<b>Non Plan Expenditure</b>	<b>23367</b>	<b>26602</b>	<b>29794</b>	<b>37173</b>	<b>40826</b>	<b>53082</b>
Revenue A/c (NPRE)	21231	24145	27316	34013	37574	49602
Capital A/c	2136	2457	2478	3160	3252	3480
<b>Plan Expenditure</b>	<b>13814</b>	<b>16194</b>	<b>20911</b>	<b>23008</b>	<b>28380</b>	<b>39006</b>
Revenue A/c (PRE)	7280	8439	10900	12487	16892	23655
Capital A/c	6534	7755	10011	10521	11488	15351
Rate of growth of NPRE (%)	13.18	13.73	13.13	24.52	10.47	32.01
Rate of growth of PRE (%)	51.55	15.92	29.16	14.56	35.28	40.04
RE/TE(%)	76.68	76.14	75.37	77.27	78.70	79.55
NPRE/TE (%)	57.10	56.42	53.87	56.52	54.29	53.86
<b>TE/GSDP(%)</b>	<b>26.13</b>	<b>26.27</b>	<b>24.8</b>	<b>24.36</b>	<b>22.42</b>	<b>24.52</b>
<b>NPRE/GSDP(%)</b>	<b>14.92</b>	<b>14.82</b>	<b>13.36</b>	<b>13.77</b>	<b>12.17</b>	<b>13.2</b>
Revenue Receipt (RR)/TE (%)	88.7	83.02	87.83	85.28	86.07	86.95
NPRE/RR(%)	64.37	67.96	61.34	66.28	63.08	61.95
Buoyancy of RE w.r.t. GSDP	0.83	0.98	0.68	1.04	0.69	1.59
Buoyancy of RE w.r.t. RR	1.24	1.85	0.68	1.42	1.07	1.00

### 7.11 Expenditure on Salary and Pension

The salary and pension constitute the two most important items of expenditure for all governments. The trends in expenditure on salaries, both under plan and non-plan heads, as well as pension are presented in Table 7.42. The salary of the state government employees alone accounted for 25 percent of the total revenue expenditure in 2012-13; it was 26 percent the year before and is likely to reduce to 24 percent in 2013-14. This share has not changed much during the last 5 years, except in 2009-10 when it rose to nearly 30 percent on account of payment of Pay Commission arrears. The salary expenses constituted 4 percent of GSDP in 2012-13, down from 5 percent in the previous year. This proportion has remained almost unchanged, except in 2009-10 and 2012-13. Similarly, pension constituted 15 percent of revenue expenditure in 2012-13 or 3 percent of GSDP. During 2008-09 to 2012-13, there had been major increases in expenditure on these accounts by almost Rs. 6000 crore for salary and Rs. 5000 crore for pension, due to recommendations by the Pay Commission. It was made

effective from April, 2007, with arrears disbursed in parts during 2008-09, 2009-10 and 2010-11. The salary and pension expenditure is projected to increase by about Rs 7000 crore in the budget estimates of 2013-14. But the salary expenses are still within the norm of 35 percent of revenue expenditure, as recommended by the Twelfth Finance Commission. The salary and pension payments had increased annually at the rate of 15 percent and 26 percent respectively during the period from 2008-09 to 2012-13. The total expenditure on these two accounts registered an annual growth rate of 19 percent during this period, growing from Rs 11,025 crore in 2008-09 to Rs 21,921 crore in 2012-13. The pension and salary payments together constituted 7 percent GSDP of the state and as much as 40 percent of the state government's revenue expenditure in 2012-13.

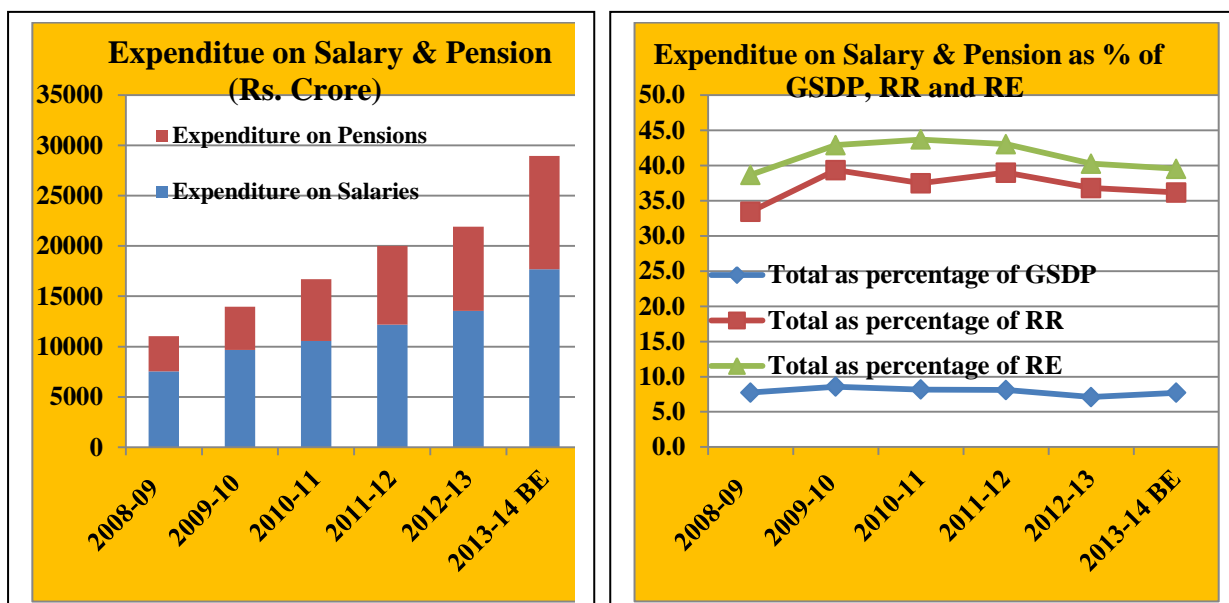
**Table 7.42 : Expenditure on Salaries and Pensions**

(Rs. crore)

Heads	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14 BE
<b>Expenditure on Salaries</b>	<b>7546</b>	<b>9659</b>	<b>10550</b>	<b>12194</b>	<b>13558</b>	<b>17676</b>
Non-Plan Head	6996	9001	9953	11495	12865	16837
Plan Head	549	657	596	699	693	839
Salary as percentage of GSDP	5.3	5.9	5.2	4.9	4.4	4.7
Salary as percentage of RR	22.9	27.2	23.7	23.8	22.8	22.1
Salary as percentage of RE	26.5	29.6	27.6	26.2	24.9	24.1
<b>Expenditure on Pensions</b>	<b>3479</b>	<b>4319</b>	<b>6144</b>	<b>7808</b>	<b>8364</b>	<b>11274</b>
Rate of Growth	24.7	24.1	42.3	27.1	7.1	34.8
Pension as percentage of GSDP	2.4	2.7	3.0	3.2	2.7	3.0
Pension as percentage of RR	10.5	12.2	13.8	15.2	14.0	14.1
Pension as percentage of RE	12.2	13.3	16.1	16.8	15.4	15.4
<b>Total expenditure on Salary &amp; Pension</b>	<b>11025</b>	<b>13977</b>	<b>16694</b>	<b>20002</b>	<b>21921</b>	<b>28950</b>
Total as percentage of GSDP	7.7	8.6	8.2	8.1	7.1	7.7
Total as percentage of RR	33.4	39.3	37.5	39.0	36.8	36.2
Total as percentage of RE	38.7	42.9	43.7	43.0	40.2	39.5



Charts 7.16



### 7.12 Quality of Expenditure

The quality of expenditure can be judged by the proportion of expenditure devoted to creation of social and physical infrastructure, proportion of developmental expenditure on social and economic services as opposed to non-developmental expenditure on general services, and the proportion of plan expenditure as opposed to non-plan expenditure. Thus, the important parameters of quality in expenditure are : (1) ratio of capital outlay to total expenditure; (2) ratio of capital outlay to GSDP; (3) proportion of revenue expenditure on social and economic services, (4) proportion of non-salary expenditure incurred in these services and (5) ratio of plan to non-plan expenditure. The higher are these ratios, the better would be the quality of expenditure. Table 7.43 shows these ratios during the 6 year period from 2008-09 to 2013-14.

Judged by all the parameters, the quality of expenditure in Bihar has undergone significant improvement over the recent years. The non-salary component of developmental revenue expenditure had increased from 71 to 75 percent during this period, while the share of plan expenditure in total expenditure had increased from 37 to 42 percent. The ratio of plan to non-plan expenditure has also systematically increased from only 59 percent to a high level of 74 percent. All these ratios reflect that the public finances in Bihar are moving in the right direction. The results have certainly started showing up in the form of higher growth of GSDP and improvement in other socio-economic parameters of the state.

**Table 7.43 : Quality Parameters of Expenditure**

Expenditure Heads	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14 BE
Capital Outlay (Rs. crore)	6436	7332	9196	8852	9585	14197
Revenue Expenditure (Rs. crore)	28512	32584	38216	46499	54466	73258
Of which Social and Economic Services with	17978	20274	22926	28767	35817	47784
(i) Salary Component (Rs. crore)	5194	6920	7027	8171	9033	11864
Percentage of salary component (%)	28.9	34.1	30.7	28.4	25.2	24.8
(ii) Non salary component (Rs. crore)	12784	13354	15899	20596	26784	35921
Percentage of non-salary component (%)	71.1	65.9	69.3	71.6	74.8	75.2
Capital Outlay/ Total Expenditure (%)	17.3	17.1	18.1	14.7	13.8	15.4
Revenue Expenditure / Total Expenditure (%)	76.7	76.1	75.4	77.3	78.7	79.6
Revenue Expenditure /GSDP (%)	20.0	20.0	18.7	18.8	17.6	19.5
Capital Outlay /GSDP (%)	4.5	4.5	4.5	3.6	3.1	3.8
Plan Expenditure / Non-Plan Expenditure (%)	59.1	60.9	70.2	61.9	69.5	73.5
Plan Expenditure / Total Expenditure (%)	37.2	37.8	41.2	38.2	41.0	42.4

### 7.13 Sectoral Expenditure

#### Expenditure on Social Services

Providing better education and health services, safe drinking water, sanitation, housing etc. is more important to establish the linkage between economic growth and welfare of citizens. The priority for expenditure on social services is, therefore, essential for judging the overall improvement in the quality of life. Table 7.44 examines the efficacy of expenditure incurred by the state government in expanding and strengthening the social services during the period from 2008-09 to 2013-14.

**Table 7.44 : Expenditure on Social Services**

	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14 BE
<b>Education, Sports, Arts &amp; Culture</b>						
Total Expenditure (Rs. crore)	6882	7750	8244	10214	14445	18717
Revenue Expenditure (Rs. crore)	6706	7416	8101	10157	14080	18323
(a) Salary component (%)	43.0	48.0	45.0	43.5	35.9	36.9
(b) Non-salary component (%)	57.0	52.0	55.0	56.5	64.1	63.1
Capital Outlay (Rs. crore)	177	334	144	56	364	394
Capital Outlay (%)	2.6	4.3	1.7	0.6	2.5	2.1
<b>Health and Family Welfare</b>						
Total Expenditure (Rs. crore)	1291	1517	1667	2125	2398	3339
Revenue Expenditure (Rs. crore)	1193	1388	1502	1804	1836	2767
(a) Salary component (%)	61.0	66.0	73.0	72.9	79.6	68.9
(b) Non-salary component (%)	39.0	34.0	27.0	27.1	20.4	31.1
Capital Outlay (Rs. crore)	97	129	165	321	563	572
Capital Outlay (%)	7.5	8.5	9.9	15.1	23.5	17.1
<b>Water Supply, Sanitation, Housing and Urban Development</b>						
Total Expenditure (Rs. crore)	1600	1903	2327	2045	2587	4032
Revenue Expenditure (Rs. crore)	1413	1438	1698	1713	2304	3460
(a) Salary component (%)	10.0	11.0	10.0	11.6	8.9	8.9
(b) Non-salary component (%)	90.0	89.0	90.0	88.4	91.1	91.1
Capital Outlay (Rs. crore)	187	465	630	332	282	573
Capital Outlay (%)	11.7	24.4	27.1	16.2	10.9	14.2
<b>Total (Social Services)</b>						
Total Expenditure (Rs. crore)	12892	14309	16161	19536	24438	33887
Revenue Expenditure (Rs. crore)	12252	13186	15089	18729	23107	32005
(a) Salary component (%)	32.0	38.0	34.0	33.6	30.7	29.3
(b) Non-salary component (%)	68.0	62.0	66.0	66.4	69.3	70.7
Capital Outlay (Rs. crore)	640	1123	1072	807	1331	1882
Capital Outlay (%)	5.0	7.8	6.6	4.1	5.4	5.6

The state government's concern for development of the social sector is amply reflected in the increased allocation for this sector from Rs. 12,892 crore in 2008-09 to Rs. 33,887 crore in 2013-14. The increase will be most significant during the current fiscal (2013-14), when the social services expenditure is projected to increase by nearly Rs. 9500 crore. The share of capital outlay in social services sector also increased from 5 percent of the total expenditure in 2008-09 to 5.6 percent during the 2013-14; in between, the shares were even higher at 7.8 percent in 2009-10 and 6.6 percent in 2010-11.

The non-salary component of the revenue expenditure (the amount spent actually on the maintenance of assets already created) was 69 percent in 2012-13, as against 66 percent in 2011-12. The total capital outlay on social services increased from Rs. 640 crore in 2008-09 to Rs. 1882 crore in 2013-14, mostly due to increases in capital outlay on health and family welfare (Rs 475 crore), on water supply, sanitation etc (Rs 386 crore), and on education (Rs. 217 crore). The non-salary component constituted around 70 percent of developmental revenue expenditure on social services and increased significantly during the period by Rs 14,296 crore; the increases were significant in respect of education (Rs 7739 crore) and water supply, sanitation, housing and urban development (Rs 1880 crore). The salary component of revenue expenditure in respect of water supply, sanitation, housing and urban development has in fact been very small (only 8.9 percent in 2012-13, compared to 11.7 percent in 2008-09), but the salary component accounted for about 80 percent of total revenue expenditure in respect of health and family welfare in 2012-13. The total revenue expenditure on social services had increased from Rs 12,252 crore to Rs 32,005 crore during the period from 2008-09 to 2013-14, at an annual rate of 18 percent.

#### Expenditure on Economic Services

Table 7.45 shows the expenditure on economic services which creates additional productive capacity in the economy. Agriculture and allied activities, irrigation and flood control, energy and power, industry and minerals and transport together account for nearly 70 percent of the total expenditure on economic services, taking into account both revenue and capital accounts (2013-14). About 37 percent of the total expenditure on economic services was made on capital account in 2012-13; in 2013-14, it is estimated to go up to 41 percent. Irrigation and flood control and transport together accounted for more than 74 percent of the total capital outlay on economic services in 2013-14. The non-salary component of the revenue expenditure in economic services, as in the case of social services, also remained high throughout the period and was 84.8 percent during 2012-13. In the budget estimates of 2013-14, it was projected to reduce marginally to 84.1 percent. The salary component was high only in respect of irrigation and flood control, accounting for nearly 66 percent of total expenditure on this account in 2012-13, though it is likely to be reduced to around 53 percent in 2013-14.

**Table 7.45 : Expenditure on Economic Services**

	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14 BE
<b>Agriculture and Allied Activities</b>						
Total Expenditure (Rs. crore)	1284	1505	2035	2032	3262	4551
Revenue Expenditure (Rs. crore)	1273	1504	2018	1914	3170	4175
(a) Salary component (%)	21.0	26.0	20.0	23.8	14.8	13.86
(b) Non-salary component (%)	79.0	74.0	80.0	76.2	85.2	86.1
Capital Outlay (Rs. crore)	11	1	17	117	92	376
Capital Outlay (%)	0.9	0.1	0.8	5.8	2.8	8.3
<b>Irrigation and Flood Control</b>						
Total Expenditure (Rs. crore)	1845	2246	2678	3275	2854	4021
Revenue Expenditure (Rs. crore)	704	897	1311	1311	914	1299
(a) Salary component (%)	58.0	69.0	53.0	47.2	65.9	53.0
(b) Non-salary component (%)	42.0	31.0	47.0	52.8	34.1	47.0
Capital Outlay (Rs. crore)	1141	1349	1367	1964	1940	2722
Capital Outlay (%)	61.8	60.0	51.0	60.0	68.0	67.7
<b>Energy and Power</b>						
Total Expenditure (Rs. crore)	1123	1244	2223	2270	3374	3579
Revenue Expenditure (Rs. crore)	723	868	1216	2168	3200	2474
(a) Salary component (%)	0.0	0.0	0.0	0.0	0.0	0.0
(b) Non-salary component (%)	100.0	100.0	100.0	100.0	100.0	100.0
Capital Outlay (Rs. crore)	400	376	1007	102	174	1105
Capital Outlay (%)	35.6	30.2	45.3	4.5	5.1	30.9
<b>Transport</b>						
Total Expenditure (Rs. crore)	2957	3748	4706	4852	4138	5641
Revenue Expenditure (Rs. crore)	493	690	634	789	826	1390
(a) Salary component (%)	28.0	23.0	26.0	23.3	24.6	20.4
(b) Non-salary component (%)	72.0	77.0	74.0	76.7	75.4	79.6
Capital Outlay (Rs. crore)	2463	3058	4072	4064	3313	4251
Capital Outlay (%)	83.3	81.6	86.5	83.7	80.1	75.4
<b>Industry and Minerals</b>						
Total Expenditure (Rs. crore)	503	534	335	429	583	738
Revenue Expenditure (Rs. crore)	226	265	326	363	534	662
(a) Salary component (%)	13.0	17.0	34.0	11.2	15.6	12.5
(b) Non-salary component (%)	87.0	83.0	66.0	88.8	84.4	87.5
Capital Outlay (Rs. crore)	277	269	9	66	49	76
Capital Outlay (%)	55.0	50.3	2.6	15.4	8.4	10.3
<b>Total (Economic Services)</b>						
Total Expenditure (Rs. crore)	11316	13023	15564	17475	20246	26645
Revenue Expenditure (Rs. crore)	5726	7088	7836	10038	12710	15780
(a) Salary component (%)	22.0	25.0	20.0	18.7	15.2	15.9
(b) Non-salary component (%)	78.0	75.0	80.0	81.3	84.8	84.1
Capital Outlay (Rs. crore)	5590	5935	7728	7437	7536	10865
Capital Outlay (%)	49.4	45.6	49.7	42.6	37.2	40.8

The capital outlay in respect of economic services also increased substantially from Rs 5590 crore in 2008-09 to Rs 10,865 crore in 2013-14. It had increased systematically during the last few years and was nearly 79 percent of the total capital outlay of Rs 9585 crore of the state government in 2012-13; capital outlay on social services accounted for only 14 percent of the state's total capital outlay in that year. Out of the total capital outlay on economic services, transport, i.e, roads and bridges, had taken the largest share (Rs 3313 crore), followed by various irrigation and flood control projects (Rs 1940 crore) in 2012-13.

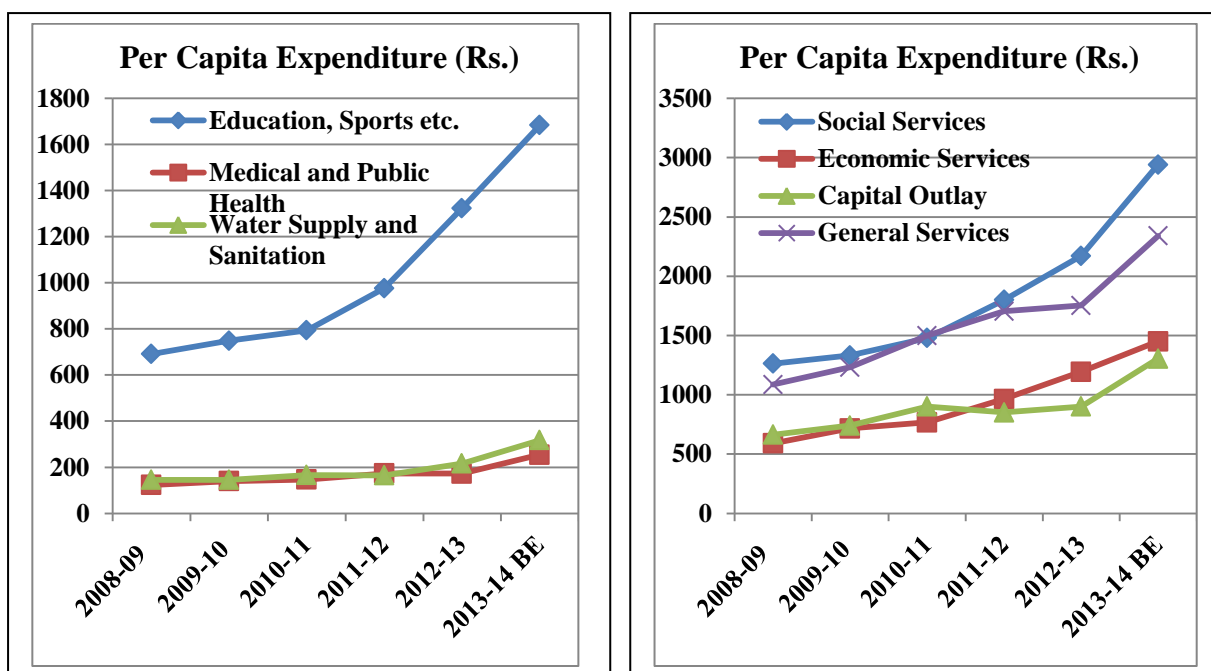
#### 7.14 Per Capita Expenditure on Social and Economic Services

Tables 7.46 shows the per capita expenditure on social and economic services for the years 2008-09 to 2013-14. During this period, the growth in per capita expenditure on social services was substantial, as it increased from Rs 1263 to Rs 2941 and the growth in economic services was still higher (from Rs 590 to Rs 1450). The per capita capital outlay has almost doubled from Rs 664 (2008-09) to Rs. 1305 (2013-14).

**Table 7.46 : Per Capita Expenditure on Social and Economic Services**

	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14 BE
Estimated Population (Crore)	9.7	9.9	10.2	10.4	10.6	10.9
<b>Total Expenditure (Rs. crore)</b>						
Education, Sports etc.	6706	7416	8101	10157	14080	18323
Medical and Public Health	1193	1388	1502	1804	1836	2767
Water Supply and Sanitation	1413	1438	1698	1713	2304	3460
Social Services	12252	13186	15089	18729	23107	32005
Economic Services	5726	7088	7836	10038	12710	15780
Capital Outlay	6436	7332	9196	8852	9585	14197
General Services	10530	12202	15287	17730	18645	25469
<b>Per Capita Expenditure (Rs.)</b>						
Education, Sports etc.	691	749	794	977	1324	1684
Medical and Public Health	123	140	147	173	173	254
Water Supply and Sanitation	146	145	166	165	217	318
Social Services	1263	1332	1479	1801	2172	2941
Economic Services	590	716	768	965	1195	1450
Capital Outlay	664	741	902	851	901	1305
General Services	1086	1233	1499	1705	1753	2341

Charts 7.17



### 7.15 Comparison of State Budgets : 2012-13 and 2013-14

In this section, budget of 2013-14 will be compared with the actual receipts and expenditure of the state government during 2012-13. The budget for 2012-13 was a balanced budget and there was a small deficit of Rs. 61 crore only at the end of the year; the budget for 2013-14 also leaves a small deficit of Rs. 189 crore in the Consolidated Fund.

From Table 7.47, it can be seen that revenue receipts and revenue expenditure are estimated to go up by nearly Rs 20,499 crore and Rs 18,791 crore respectively in 2013-14, compared to the previous year. It has an estimated revenue surplus of Rs. 6809 crore, which was much higher than the revenue surplus in 2012-13 at Rs. 5101 crore. In the capital account, the budget estimates for 2013-14 envisaged an increase of about Rs 4090 crore over 2012-13, while capital receipts were estimated to increase by only Rs 2254 crore, from public debt, including loans from the market and NSSF, and also grants from the central government for plan purposes. The repayment of loans during 2013-14 was estimated to increase by only Rs 169 crore, compared to 2012-13, and the lending by the state government was estimated to go down by Rs 692 crore. Thus, there would be a net increase in capital expenditure by Rs 4360 crore, compared to 2012-13, leaving a deficit of Rs 6998 crore in the capital account, as against Rs 5162 crore the previous year. This deficit was more than the surplus of Rs 6809 crore in the revenue account, leaving a small overall deficit of Rs 189 crore in the budget. The Public Account is estimated to leave a net surplus of Rs 345 crore, and the net results of all accounts

would be a surplus of Rs 156 crore. In the accounts for 2012-13, there was a net surplus of Rs 281 crore.

**Table 7.47 : Summary of Budget, 2012-13 and 2013-14**

(Rs. crore)

	2012-13 (Actual)	2013-14 BE		2012-13 (Actual)	2013-14 BE
<b>Revenue Account</b>			<b>Capital Account</b>		
<b>Receipts</b>			<b>Receipts</b>		
Tax revenues	48153	58944	Public Debt	9554	11819
Non-Tax Revenues	1135	3416	Recovery of Loans and Advances	25	13
Grants and Contributions	10278	17707			
<b>Total Revenue Receipts</b>	<b>59567</b>	<b>80066</b>	<b>Total Capital Receipts</b>	<b>9579</b>	<b>11833</b>
<b>Expenditure</b>			<b>Expenditure</b>		
General Services	18645	25469	Capital Outlay	9585	14197
Social Services	23107	32005	Public Debt	3070	3239
Economic Services	12710	15780	Loans & advances	2086	1394
Grants and Contributions	4	4			
<b>Total Revenue Expenditure</b>	<b>54466</b>	<b>73258</b>	<b>Total Capital Expenditure</b>	<b>14740</b>	<b>18830</b>
<b>Deficit Revenue A/c</b>	<b>-5101</b>	<b>-6809</b>	<b>Deficit Capital Account</b>	<b>5162</b>	<b>6998</b>
<b>Consolidated Fund Receipts</b>	<b>69145</b>	<b>91899</b>	<b>Consolidated Fund Expenditure</b>	<b>69207</b>	<b>92088</b>
<b>Net Consolidated Fund (Receipt-Expenditure)</b>	<b>-61</b>	<b>-189</b>			
<b>Contingency Fund</b>					
Income			Expenditure		
<b>Contingency Fund Total</b>			<b>Contingency Fund Total</b>		
<b>Public Account</b>			<b>Public Account</b>		
<b>Receipts</b>			<b>Disbursements</b>		
Small Savings, PF etc.	1296	1260	Small Savings, PF etc.	1512	1137
Reserve Funds	799	681	Reserve Funds	523	681
Deposits and Advances	15515	5423	Deposits and Advances	13316	5201
Suspense and Misc.	83703	0	Suspense and Misc.	85639	0
Remittances	8927	0	Remittances	8908	0
<b>Total Receipts Public Account</b>	<b>110240</b>	<b>7364</b>	<b>Total Disbursements Public Account</b>	<b>109898</b>	<b>7019</b>
<b>Net Results Public Account (Receipt-Expenditure)</b>	<b>343</b>	<b>345</b>			
<b>Net Result (All Accounts) (Receipt-Expenditure)</b>	<b>281</b>	<b>156</b>			



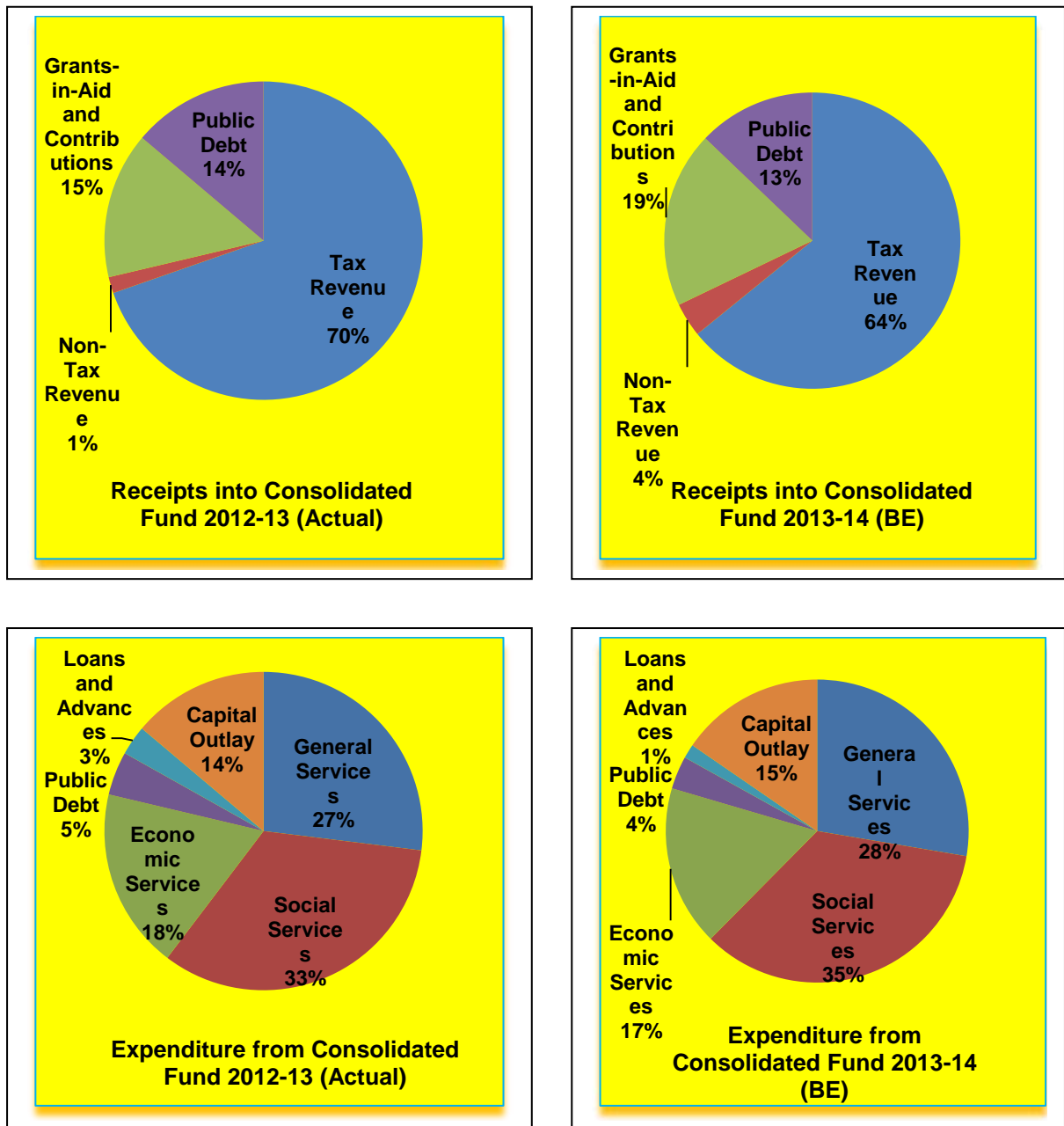
The structures of receipts and expenditure of the state government are presented in Table 7.48. From this table, it can be seen that, except for some minor variations, there was no structural change in the composition of either receipts or expenditure. The tax revenue accounted for 64.1 percent of the total receipts in the Consolidated Fund, as against 69.6 percent the previous year. While the share of non-tax revenue was estimated to go up by 4.4 percent, that of public debt was expected to come down by 0.9 percent. The share of central government grants is likely to grow by 4.4 percent, from 14.9 percent in 2012-13 to 19.3 percent in 2013-14.

The structure of expenditure was also almost the same in two years. While the share of general services increased marginally by 1 percent in the budget estimates for 2013-14, that of social services increased by 2 percent to claim a share of 35 percent of the total expenditure from the Consolidated Fund. The share of economic services declined by 1 percent over the previous year, while that of capital outlay increased from 14 to 15 percent. The share of public debt decreased by 1 percent and that of loans and advances decreased to only 1 percent from 3 percent a year earlier. The budget continued the prevailing trend of increasing social sector expenditure.

**Table 7.48 : Percentage Distribution of Consolidated Fund – Receipts and Expenditure**

Receipts	2012-13 (Actual)	2013-14 BE	Expenditure	2012-13 (Actual)	2013-14 BE
<b>Revenue Account</b>			<b>Revenue Account</b>		
Tax Revenue	69.6	64.1	General Services	26.9	27.7
Non-Tax Revenue	1.6	3.7	Social Services	33.4	34.8
Grants-in-Aid and Contributions	14.9	19.3	Economic Services	18.4	17.1
<b>Capital Account</b>			<b>Capital Account</b>		
Public Debt	13.8	12.9	Discharge of Public Debt	4.4	3.5
Recovery of Loans and Advances	0.0	0.0	Loans and Advances	3.0	1.5
Inter State Settlement	0.0	0.0	Capital Outlay	13.8	15.4
<b>Total</b>	<b>100</b>	<b>100</b>	<b>Total</b>	<b>100</b>	<b>100</b>

Charts 7.18



### 7.16 Central Funds Bypassing the State Budget

Over the years, the central government has been launching new Centrally Sponsored Schemes (CSS) and the number of such schemes for social sector now stands at 147. Now, increasing amount of funds from the central government are being transferred directly to the autonomous state level societies and District Rural Development Authorities (DRDAs) and other bodies/NGOs which have been appointed as executing agencies for these schemes. In Table 7.49, funds transferred to some of the state level autonomous bodies from the central government have been presented for the years 2010-11 to 2012-13. The data relates to the following four major societies:

- (a) Bihar Education Project (BEP) : *Sarva Shikshya Abhiyan (SSA)*, National Program for Education of Girls at Elementary Level (NPEGEL), *Kasturba Gandhi Balika Vidyalaya (KGBV)*;
- (b) State Health Society : National Rural Health Mission (NRHM);
- (c) District Rural Development Authority (DRDA) : Mahatma Gandhi National Rural Employment Guarantee Programme (MGNREGP), *Swarnjayanti Gram Swarozgar Yojana (SGSY)*, *Sampoorna Grameen Rozgar Yojana (SGRY)*, *Indira Awas Yojana (IAY)*, Drought Prone Area Programme (DPAP), Member of Parliament Local Area Development Scheme (MPLADS), Provision of Urban Amenities to Rural Areas (PURA), Integrated Wasteland Development Project (IWDP), Integrated Watershed management Programme (IWMP) and funds for DRDA Administration.
- (d) Prime Minister's Gram Sadak Yojna (PMGSY) : This programme is executed through registered societies.

**Table 7.49 : Details of Central Funds Bypassing the State Budget 2009-10 and 2012-13**

(Rs. crore)

Scheme	2010-11	2011-12	2012-13
SSA	1959	1851	2755
NPEGEL	16	0	16
KGBV	73	0	57
Model School	0	0	204
RMSA	0	0	138
Mahila Samakhya	5	6	7
Jan Shikshan Sansthan	5	6	5
National Institute of Pharmaceuticals Education and Research	1	0	0
IIT, Patna	20	0	0
National Child Labour Project	7	12	0
Science and Technology Programme	1	0	0
Promotion and Dissemination of Art and Culture	1	1	1
Handicraft	0	0	0
Memorials and Others	2	3	0
NRHM	20	6	758
Rastriya Swasthya Bima	56	119	0
DRDA IWMP	1	5	17
DRDA Hariyali	0	0	0
DRDA SGSY	142	68	138
DRDA Admin	32	30	15
DRDA PMGSY	3459	3196	960
DRDA NREGS	2089	1301	1228
DRDA IAY	2256	2171	1685
Intensive Dairy Development Programme (IDDP)	0	0	21
National Food Security Mission	52	75	66
National Mission on Food Processing	0	0	9
Assistance to State for Infrastructure Development of Export (Food Development Centre)	0	0	4
Catalytic Development Programme for Development of Sericulture	0	0	3
Off Grid DRPS (BREDA)	3	6	6
MPLADS	112	101	224
<b>Total of GOI funds bypassing State Budget</b>	<b>10309</b>	<b>8958</b>	<b>8314</b>
<b>As Percentage of Revenue Receipts</b>	<b>23.1</b>	<b>17.5</b>	<b>14.0</b>
<b>As Percentage of Total Expenditure</b>	<b>20.3</b>	<b>14.9</b>	<b>12.0</b>

From Table 7.49, it is to be noted that a total of Rs. 8314 crore was routed directly to autonomous societies in 2012-13, outside the state government budget; in 2011-12, it was Rs 8958 crore. This accounted for 14 percent of the total revenue receipts and 12 percent of the total expenditure of the state government during 2012-13; further, they equalled more than 80 percent of the total central grants received by the state government during the year. Such transfers obviously have an adverse effect on centre-state financial relations and fiscal accountability and undermines the spirit of fiscal federalism as enshrined in our Constitution. For one, the state government has no direct control over the process of utilisation of these funds as they do not pass through its accounts, but is responsible for its proper use. Thus, its role as a monitoring authority is rendered ineffective. Secondly, being outside the budget, they escape not only the financial controls exercised by the Finance Department, but also the accounting and auditing controls exercised by the Accountant General and the legislative controls exercised by the Public Accounts Committee. Further, such transfers limit the possibility of a synergy between the state plan at one hand and targets laid down by the central government on the other. Finally, these transfers are also in contravention of the FRBM requirement of transparency in fiscal operations. Routing funds directly to the executing agencies bypassing the state government's financial process goes against the spirit of devolution and actually leads to centralization of financial management at all India level and inefficient use of resources at the district and local levels. Indeed, low utilisation of funds in Centrally Sponsored Schemes has been a major issue for Bihar.

The proponents of such direct transfers through the mechanism of Centrally Sponsored Schemes have often argued that funds transferred to autonomous societies would lead to higher and more efficient utilization, but such a claim lacks any evidence. Actually, the emerging evidence in respect of MNREGA and some other schemes from various studies points to the contrary. The data regarding proper utilisation and monitoring of such funds are scanty and, as such, it is difficult to arrive at any objective assessment of the outcome of such expenditure. The central government should devise a proper mechanism for monitoring and supervision of such funds in consultation with the state government and the latter must have an important role in this mechanism. The state government is strongly opposed to such off-budget transfers and has often requested the central government to stop this practice.

## 7.17 State Public Sector Undertakings and Corporations

### Government Investments in Public Sector

The public sector in Bihar presently comprises 62 government companies and 4 statutory corporations. However, of the 62 government companies, only 22 are working and the rest 40 are non-working. Besides the 66 public sector undertakings (PSU), there are also 7 Departmental Undertakings, which also undertake commercial operations. The total investment in public sector units as of March 2012 is shown in Table 7.50.

**Table 7.50 : State Government Investment in Public Sector**

As on 31 <sup>st</sup> March	Total number of Working PSUs	Total number of Non-Working PSUs	Statutory Corporations	Total Public Sector Companies/Corporations	Total Equity (Rs crore)	Total Loans (Rs crore)	Total Investment (Rs crore)
2012	22	40	4	66	633	11,741	12,374
2011	21	40	4	65	625	10,240	10,865
2010	21	40	4	65	585	9037	9,622
2009	19	40	4	63	526	8615	9,141
2008	16	34	4	54	531	8149	8,680

Source : Audit Report (Commercial) of the Principal Accountant General (Bihar)

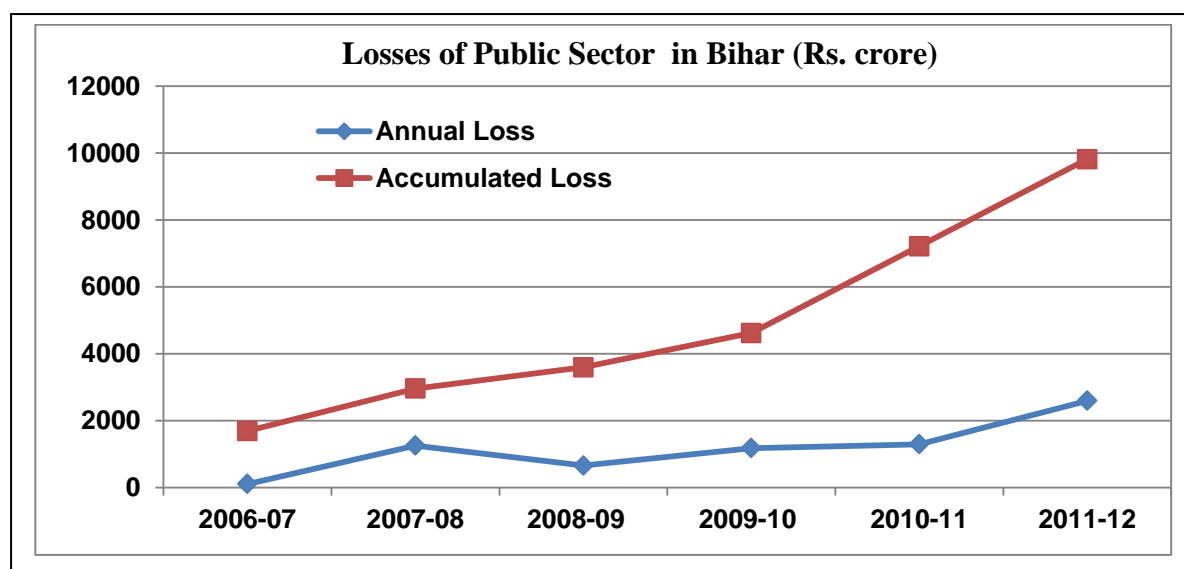
The state PSUs in Bihar are mostly engaged in power and financial Sectors. The 26 working companies, that include 4 statutory corporations, generated a total turnover of Rs 7811 crore, or about 3 percent of the state GSDP in 2011-12, as per their latest finalised accounts. They incurred a total loss of Rs 2619 crore during the year. As of 31 March 2012, they employed 17,527 employees and their accumulated losses had soared up to Rs 9820 crore, against the total government investment of Rs 12,374 crore. The working companies alone incurred accumulated losses of Rs 9649 crore. The accumulated debt of the public sector undertakings amounted to nearly one and half times their total turnover during the year. The interest liability on debt amounted to Rs 1574 crore during 2011-12. The losses of the working public sector companies in Bihar over the 6 years 2006-12 are show in Chart 7.19.

The sector-wise break-up of the public sector units as at the end of March 2012 is presented in Table 7.51. The majority of the working companies belong to infrastructure and financial sectors.

**Table 7.51 : Sectorwise Government Companies and Corporations, 2011-12**

Sector	Number of Statutory Corporations	Number of Working Companies	Number of Non-Working Companies
Agriculture		3	12
Power	1	1	
Infrastructure		6	1
Manufacturing		3	12
Services	2	3	1
Financing	1	4	4
Others		2	10
<b>Total</b>	<b>4</b>	<b>22</b>	<b>40</b>

Of the 40 non-working PSUs, 7 were under liquidation process as on March 31, 2012, as their continuance may not serve any useful purpose. During 2011-12, one non-working PSU (Bihar State Fruits & Vegetables Development Corporation Limited) had incurred expenditure of Rs 12 lakh towards salary, establishment expenditure, etc. As of March 31, 2012, the total investment of the state government in the 40 non-working PSUs amounted to Rs 732 crore — Rs 184 crore in equity and Rs 548 crore in loans.

**Chart 7.19**

As on March, 2012, 94 percent of the state government's total investment was in 26 working PSUs (including statutory corporations), the remaining 6 percent being on non-working PSUs. Of the total investment, only 5 percent was in equity and the rest was tied up in long term loans. The growth in investment and the budgetary support given by the state government in the forms of equity capital, loans, grants, subsidy, guarantees, waiver of loans etc. are shown in the Chart 7.20.

Chart 7.20

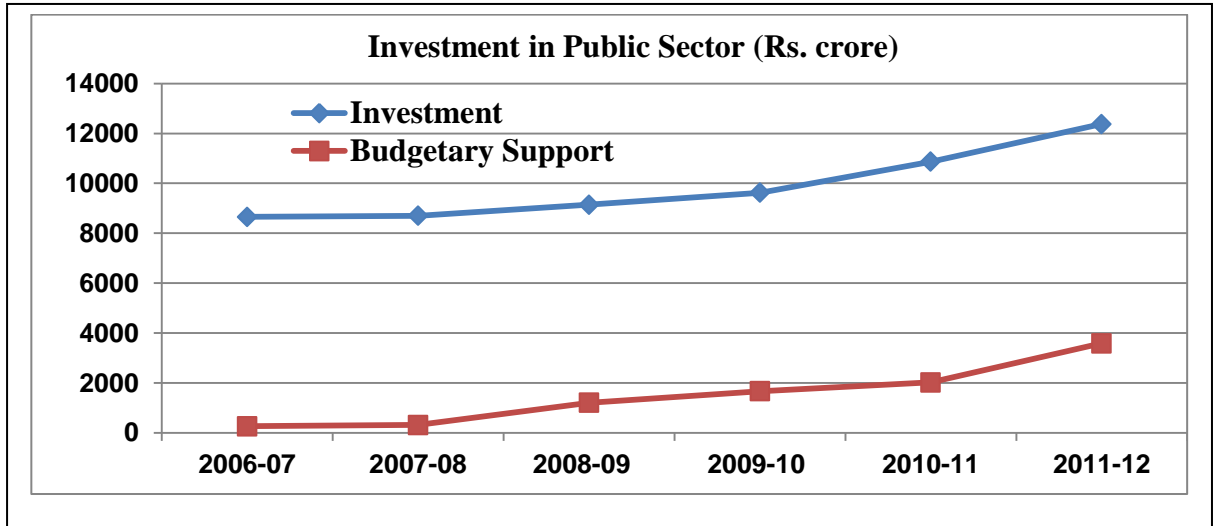
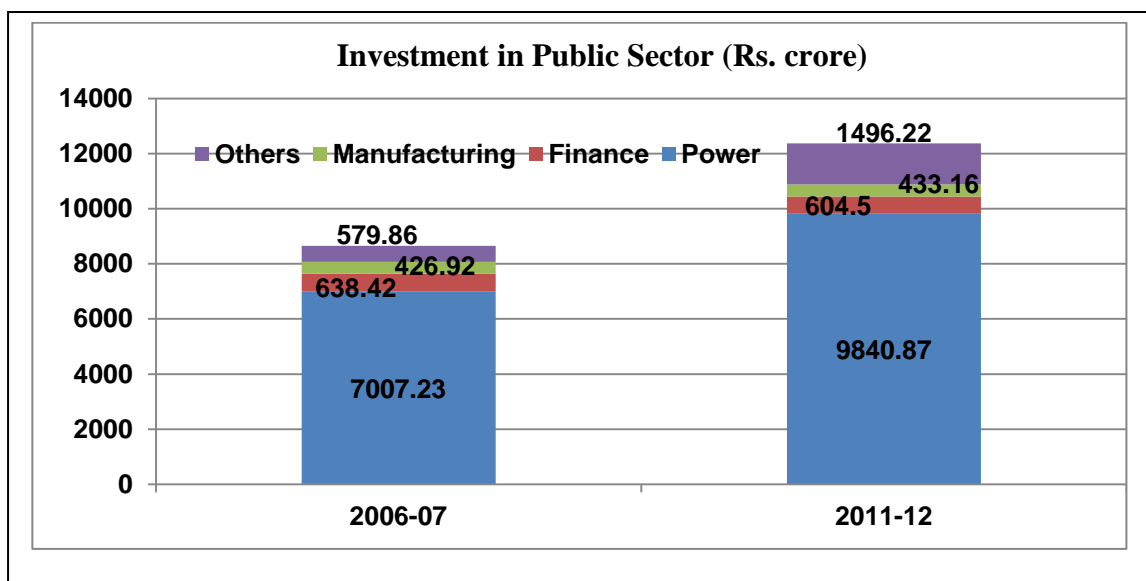


Chart 7.21 shows the sectoral investments in the public sector in Bihar. Among the public sector units in Bihar, investment is mainly focused on the power sector, which accounted for about 80 percent of the total state government investment in PSUs at the end of 2011-12, compared to 72 percent in 2006-07. The investment in this sector had increased by about 40 percent, from Rs 7007 crore to Rs 9840 crore, during the 6 years from 2006-07 to 2011-12. The investment in other important sectors, which include finance and manufacturing, increased by about 54 percent during the same period. The financial sector accounted for 5 percent and manufacturing sector only 3.5 percent of the total investments in public sector at the end of 2011-12.

Chart 7.21 : Government Sectoral Investments in Public Sector (Rs. crore)



## **7.18 Summarised Results of Public Sector**

Table 7.52 gives the paid up capital, investments and loans made by the state government on the Public Sector Undertakings and Government Companies as on March, 2012, along with their working results in the latest year for which their accounts were available. The years in which they have prepared their last accounts are also shown in the table. It can be seen that, except the one statutory corporation (BSEB) whose accounts are up-to-date till 2011-12 and 7 working companies which had prepared accounts till 2010-11, other companies have not prepared up-to-date accounts and most of them have been defaulting for years. This is an indication of the absence of any accountability structure, management and control. Since the accounts are not up-to-date, return on the investments cannot be calculated. The Board meetings of most of these companies are not held regularly.

Altogether 12 (all working companies) out of total 62 companies in the state's public sector had prepared their accounts which were not older than 5 years and 3 more companies had arrears in the preparation of accounts between 5-10 years. In addition, there were 38 companies (including 2 working companies) which had not prepared their accounts for more than 20 years, and as many as 11 companies have not drawn up their accounts ever since their inception. As per provisions of the Companies Act, all companies are statutorily required to finalise their accounts within 6 months of the closure of the financial year. The audited accounts are also required to be laid before the legislature within 9 months of the closure of the financial year. The failure to observe these statutory provisions relating to timely finalisation of accounts would normally attract penal provisions under the Companies Act. Barring a handful of these companies, most depict a poor state of affairs, with poor turnover, continuous losses, negative net worth, huge outstanding dues and poor or negative returns on their capital employed. In view of poor turnover and continuous losses, the state government has to either improve the performance of these companies or consider their closure/disinvestment. The state government had already decided to wind up a few working and non-working companies.



**Table 7.52 : Summarised Results of Public Sector as per Their Latest Accounts (as on 31<sup>st</sup> March 2012)**

(Rs crore)

	Name of PSU	Year up to which accounts finalised	Paid up capital as per latest a/c	Total Outstanding Loans (Govt.+ Others)	Total Man-power	Net Profit/ Loss (-)	Accumulated Profit/ Loss (-)	% Return on Capital Employed
<b>A. Working Companies</b>								
<b>Agriculture</b>								
1	Bihar Rajya Beej Nigam Limited.	1998-99	3.71	27.93	93	-5.57	-53.45	---
2	Bihar Rajya Matsya Vikas Nigam Limited.	1992-93	1.75	2.63	35	-0.22	-1.92	---
3	SCADA Agro Business Company Ltd..	2010-11	0.05	0	NA	0	-1.81	0.36
<b>Finance</b>								
4	Bihar State Credit & Investment Corporation Ltd.	2004-05	15.00	53.49	51	-3.99	-149.67	---
5	Bihar State Backward Classes Development & Finance Corpn.	1997-98	13.36	16.69	17	-0.29	0.53	10.10
6	Bihar State Minorities Finance Corporation Ltd.	2007-08	31.79	42.87	26	-0.36	-5.04	5.45
7	Bihar State Film Development & Finance Corporation Ltd	1991-92	1.00	0.15	08	0.02	-0.12	2.27
<b>Infrastructure</b>								
8	Bihar Police Building Construction Corporation Ltd	2002-03	0.10	0.43	397	0.92	-5.56	---
9	Bihar Rajya Pul Nirman Nigam Ltd.	2010-11	3.50	0	396	37.89	110.44	21.03
10	Bihar State Health Project Development Corporation.	1 <sup>st</sup> a/c not finalised	0.06	0	19	NA	NA	---
11	Bihar State Road Development Corporation Ltd. <sup>1</sup>	2010-11	20.00	0	103	75.45	94.56	66.65
12	Bihar Urban Infrastructure Development Corporation Ltd.	2010-11	5.00	0	47	0.31	0.27	6.09
13	Bihar State Educational Infrastructure Development Corporation Ltd.	2010-11	0.05	0	49	10.42	10.42	---
<b>Manufacturing</b>								
14	Bihar State Electronic Development Corporation Ltd.	2009-10	0.15	6.00	71	7.31	1.76	31.44
15	Bihar State Mineral Development Corporation Ltd	2000-01	9.97	0	0	9.29	7.04	44.92
16	Bihar State Beverages Corporation Ltd.	2009-10	5.00	0	228	5.46	5.55	49.10
<b>Power</b>								
17	Bihar State Hydro Electric Power Corporation Ltd.	1999-2000	99.04	280.65	129	-5.59	-44.79	0.66

<sup>1</sup> Accounts are yet to be audited by the CAG of India.

<b>Services</b>								
18	Bihar State Tourism Development Corporation Ltd.	2003-04	5.00	0	226	0.10	3.38	1.25
19	Bihar State Food & Civil Supplies Corporation Ltd	1989-90	5.27	520.58	649	-5.66	-34.86	---
20	Bihar Medical Services & Infrastructure Corporation Ltd.	2010-11	0	0	9	0	0	0
<b>Misc.</b>								
21	Bihar State Forest Development Corporation Ltd.	2000-01	2.29	0	NA	0.28	0.32	23.93
22	Bihar State Text Book Publishing Corporation Limited	1997-98	0.48	0	163	-4.36	-5.97	---
<b>Total for Working Companies</b>			<b>264.14</b>	<b>991.28</b>	<b>2716</b>	<b>121.41</b>	<b>-68.92</b>	<b>---</b>
<b>Statutory Corporations</b>								
1	Bihar State Electricity Board	2011-12	0	9425.59	10278	-2662.38	-8520.71	---
2	Bihar State Road Transport Corporation	2002-03	101.27	547.79	1516	-55.74	-680.17	---
3	Bihar State Financial Corporation	2010-11	77.84	228.47	307	1.73	-382.20	8.25
4	Bihar State Warehousing Corpn.	2008-09	6.42	0	215	0.52	3.43	4.35
<b>Total for Statutory Corporations</b>			<b>185.53</b>	<b>10201.85</b>	<b>12316</b>	<b>-2715.87</b>	<b>-9579.65</b>	<b>---</b>
<b>Grand Total (A)</b>			<b>449.67</b>	<b>11193.13</b>	<b>15032</b>	<b>-2594.46</b>	<b>-9648.57</b>	<b>---</b>

<b>B. Non-working Government Companies</b>								
<b>Agriculture &amp; Allied</b>								
1.	Bihar State Water Development Corporation Limited (BSWDCL)	1978-79	10.00	49.68	NA	2.17	11.20	9.06
2.	Bihar State Dairy Corporation Limited (BSDCL)	1995-96	6.72	1.75	-	(-) 0.02	(-)10.58	--
3.	Bihar Hill Area Lift Irrigation Corporation Limited (BHALICL)	1982-83	10.82	8.55	NA	(-)0.26	(-)0.86	--
4.	Bihar State Agro Industries Development Corporation Limited (BSAIDCL)	1989-90	7.57	12.60	283	(-)5.70	(-)28.96	--
5.	Bihar State Fruit & Vegetables Development Corporation Limited (BSFVDCL)	1994-95	1.61	1.12	90	(-)0.92	(-)7.82	--
6.	Bihar Insecticide Limited (BIL)	1986-87	0.57	1.54	69	(-)1.03	(-)1.03	--
7.	SCADA Agro Business Khagaul Limited (SABLK)		NA	NA	NA			
8.	SCADA Agro Business Limited, Dehri (SABLD)		NA	NA	NA			
9.	SCADA Agro Business Limited, Arrah (SABLA)		NA	NA	NA			
10.	SCADA Agro Business Limited, Aurangabad (SABLA)		NA	NA	NA			
11.	SCADA Agro Business Limited, Mohania (SABLM)		NA	NA	NA			
12.	SCADA Agro Forestry Company Limited, Khagaul (SAFCLK)		NA	NA	NA			
<b>Finance</b>								
13.	Bihar Panchayati Raj Finance Corporation Limited (BPRFCL)	1984-85	1.06	-	NA	(-)0.01	(-)0.03	3.92
14.	Bihar State Handloom and Handicrafts Corporation Limited (BSHHCL)	1983-84	10.00	1.16	NA	(-)0.10	(-)0.44	0.14

15.	Bihar State Small Industries Corporation Limited (BSSICL)	1990-91	7.18	12.23	49	(-)1.42	(-)16.56	--
16.	Bihar State Industrial Development Corporation Limited (BSIDCL)	1987-88	14.04	66.56	823	(-)3.51	(-)26.42	6.23
<b>Infrastructure</b>								
17.	Bihar State Construction Corporation Limited (BSCCL)	1989-90	11.00	-	1086	0.84	(-)0.04	35.29
<b>Manufacturing</b>								
18.	Bihar Solvent & Chemicals Limited (BS&CL)	1986-87	1.08	0.89	NA	(-)0.32	(-)0.32	--
19.	Magadh Mineral Limited (MML)	--	0.36	0.47	05	--	--	--
20.	Kumardhubi Metal Casting & Engineering Limited (KMC&EL)	1994-95	2.17	6.63	NA	(-)2.39	(-)8.16	--
21.	Beltron Video System Limited (BVSL)	1987-88	5.05	4.51	NA	(-)0.15	(-)0.22	--
22.	Beltron Mining System Limited (BMSL)	1989-90	2.48	-	NA	(-)0.10	(-)0.49	--
23.	Beltron Informatics Limited (BIL)	--	0.00	-	NA	--	--	--
24.	Bihar State Sugar Corporation Limited (BSSCL)	1984-85	20.00	322.95	NA	(-)9.20	(-)72.31	--
25.	Bihar State Cement Corporation Limited (BSCCL)	--	0.00	0.03	NA	--	--	--
26.	Bihar State Pharmaceuticals & Chemicals Development Corporation Limited (BSP&CDCL)	1985-86	15.76	4.28	52	(-)0.17	(-)0.74	--
27.	Bihar Maize Product Limited (BMPL)	1983-84	0.00	0.02	NA	(-)0.03	(-)0.06	--
28.	Bihar Drugs & Chemicals Limited (BD&CL)	1985-86	4.00	1.28	NA	(-)0.03	(-)0.16	--
29.	Bihar State Textiles Corporation Limited (BSTCL)	1987-88	10.78	2.27	51	(-)0.09	(-)0.32	--
<b>Services</b>								
30.	Bihar State Export Corporation Limited (BSECL)	1991-92	2.00	1.22	23	(-)0.10	(-)0.01	2.67
<b>Miscellaneous</b>								
31.	Bihar Paper Mills Limited (BPML)	1985-86	7.77	10.72	NA	(-)0.06	(-)0.31	--
32.	Bihar State Glazed Tiles & Ceramics Limited (BSGT&CL)	1985-86	1.15	3.66	32	(-)0.08	(-)0.51	--
33.	Vishwamitra Paper Industries Limited (VPIL)	1984-85	1.14	0.81	NA	(-)0.01	(-)0.01	--
34.	Jhanjhanpur Paper Industries	1985-86	1.07	0.46	13	(-)0.01	(-)0.02	--
35.	Bihar State Tannin Extract Limited (BSTEEL)	1988-89	1.57	2.14	NA	(-)0.32	(-)0.67	--
36.	Bihar State Finished Leathers Corporation Limited (BSFLCL)	1983-84	1.47	9.18	NA	(-)1.49	(-)2.13	--
37.	Synthetic Resins (Eastern) Limited (SREL)	1983-84	0.31	1.05	-	(-)0.02	(-)0.01	--
38.	Bhavani Active Carbon Limited (BACL)	1985-86	0.09	-	NA	(-)0.01	(-)0.01	--
39.	Bihar State Leather Industries Development Corporation Limited (BSLIDCL)	1982-83	17.40	14.13	NA	(-)0.37	(-)2.92	--
40.	Bihar Scooters Limited (BSL)	--	1.63	6.09	NA	--	--	--
<b>Total (B)</b>			<b>177.98</b>	<b>547.98</b>	<b>2495</b>	<b>-24.89</b>	<b>-170.92</b>	
<b>Grand Total (A+B)</b>			<b>585.38</b>	<b>11741.11</b>	<b>17527</b>	<b>-2619.35</b>	<b>-9819.49</b>	

### **7.19 Working Results of Statutory Corporations**

The 4 statutory corporations under the Bihar Government are — Bihar State Electricity Board, Bihar State Road Transport Corporation, Bihar State Financial Corporation and Bihar State Warehousing Corporation.

From Table 7.52, presenting the working results of statutory corporations, it can be seen that the Bihar State Electricity Board which had 10,278 employees as on March 31, 2012, incurred a loss of Rs 2662 crore in 2011-12 and ended the year with accumulated losses of Rs 8521 crore. The Bihar State Road Transport Corporation had employee strength of 1516 in March 2012 and, as per the latest accounts prepared by it, for 2002-03, it had accumulated losses of over Rs 680 crore. The Bihar State Financial Corporation whose accounts are up to date only till 2010-11 had 307 employees and earned a profit of Rs 1.73 crore in that year, its accumulated losses amounted to Rs 382 crore at the end of 2010-11. The last one, Bihar State Warehousing Corporation, had only 215 employees and it had prepared its accounts till only 2008-09. In that year, it had earned a marginal profit of Rs 52 lakh and it had a small accumulated profit of Rs 3.43 crore till the end of that year. The overall situation with respect to the statutory corporation is, thus, far from satisfactory.

### **7.20 Reforms in Power Sector**

The Bihar Electricity Regulatory Commission was formed in April 2002 under Section 17 (1) of the national Electricity Regulatory Commission Act, 1998 for rationalization of electricity tariff and for advising in all matters related to generation, transmission and distribution of electricity within the state. It had fixed tariff for hydel based electricity, as well as for bio-gas and biomass based power in 2009-10. It had also asked the BSEB to procure power from private entrepreneurs and issued directives for continuous monitoring for reducing T&D losses within the state. The targets for power generation by thermal power stations are set by the Central Electricity Authority, after taking into account the plant capacity, average plant load factor as well as past performance of the stations.

A Memorandum of Understanding (MoU) was signed (September 2001) between the Union Ministry of Power and the state government as a joint commitment for implementation of reforms programme in power sector with identified milestones. The progress achieved so far in respect of important milestones is stated in Table 7.53.

**Table 7.53 : Milestones in Power Sector Reforms in the State, 2012-13**

Sl. No.	Milestones	Achievement till 2012-13
1.	Setting up of the State Electricity Regulatory Commission (SERC)	The State Electricity Regulatory Commission (SERC) was constituted in April, 2002. The commission had notified last tariff order for the year 2012-13.
2.	Rural Electrification Programme	Out of 22,484 numbers of villages, 17,791 (79 per cent) villages have been electrified (March 2012) through Central agencies - NHPC and PGCIL (March 2012).
3.	Reorganisation of the Board	Government of Bihar had appointed Power Finance Corporation as consultant for reorganization of the Board. 5 New Companies were formed and they commend their businesses w.e.f. 01 November, 2012. <sup>1</sup>
4.	Securitization of outstanding dues of Central Power Sector Undertakings	Securitization of outstanding dues of Central Power Sector undertakings to the tune of Rs.2075.61 crore has been made by the Govt. of Bihar.
5.	100 per cent metering of all 11 KV distribution feeders and 100 per cent metering of all consumers.	The installation of meters in 11 KV distribution feeders (84 per cent) and consumers (71 per cent) in all the 16 circles was completed (September 2012).
6.	Energy audit	Energy audit could not be implemented as metering of all the electric connections has not been completed. 5164 meters have been installed against the target of 7563. Power Finance Corporation, a Central PSU had appointed a private agency for conducting third party energy audit under restructured Accelerated Power Development Reform Programme (RAPDRP).
7.	Reduction in transmission and distribution (T&D) losses up to 15.5 per cent.	The T&D losses of the Board for the year 2010-11 was 43.59 per cent which increased to 44.05 per cent during 2011-12.
8.	Three per cent return on fixed assets	The Board has not achieved three per cent return on fixed assets till 2011-12.
9.	Distribution Information Management System	Distribution and information management system is operational through Supervisory Control and Accelerated Data Acquisition (SCADA) System in Patna; under progress in the rest of Bihar.
10.	Minimum agriculture tariff of 50 Paise per unit	The State Electricity Regulatory Commission (SERC) has approved tariff rates for Irrigation and Agriculture Services (IAS) for the year 2012-13 as follows: IAS-I (Unmetered) Rural Feeder- Rs 120/HP/Month Urban Feeder – Rs 145/HP/Month IAS-I (Metered) Rural Feeder- Rs 1.00 /unit Urban Feeder – Rs 1.50/unit <u>Subject to a minimum of</u> Rural Feeder- Rs 85/HP/Month Urban Feeder – Rs 130/HP/Month IAS-II State Tubewells & LI (Unmetered) Rural Feeder- Rs 900/HP/Month Urban Feeder – Rs 1000/HP/Month IAS-II (Metered) Rural Feeder- Rs 6.00 /unit Urban Feeder – Rs 7.00/unit

<sup>1</sup> The Government had planned for total restructuring of the power sector within the state, by unbundling the BSEB into separate companies for generation, transmission and distribution of power within the state. It had taken the decision first in January 2006 to reconstitute the BSEB into 8 different companies including a holding company which were then incorporated in October 2007. However, in August 2011, it was decided to run only the following 5 companies:

1. Bihar Rajya Bidyut Company (Holding Company)
2. Bihar Rajya Bidyut Utpadan Company to take care of generation of electricity in the state;
3. Bihar Rajya Sancharan Company to take care of transmission of electricity within the state;
4. Dakshin Bihar Bidyut Aapurti Company to take care of distribution of electricity in South Bihar and
5. Uttar Bihar Bidyut Aapurti Company to take care of distribution of electricity in North Bihar.

## APPENDIX

Table A 7.1 : Actwise / Circlewise Collection 2011-12 and 2012-13

(Rs. lakh)

Division / Circle	VAT		C.S.T		ENT. Tax		E.D.		ADV Tax	
	2011-12	2012-13	2011-12	2012-13	2011-12	2012-13	2011-12	2012-13	2011-12	2012-13
Patna Special	292456	372241	4464	4315	0	0	5156	10111	0	0
Patliputra	88825	116755	760	898	843	1222	76	0	0	0
<b>Central Division</b>	<b>381281</b>	<b>488995</b>	<b>5224</b>	<b>5213</b>	<b>843</b>	<b>1222</b>	<b>5233</b>	<b>10111</b>	<b>0</b>	<b>0</b>
Patna West	9896	11870	24	56	597	582	0	0	17	38
Patna Central	8438	9833	107	120	2	5	0	0	8	17
Patna North	9281	12157	56	70	169	96	0	0	3	0
Gandhi Madan	3218	4617	122	115	0	0	0	0	11	11
Patna South	9129	12232	67	60	4	2	0	0	0	3
Kadam Kuan	4423	5832	26	59	1	1	0	0	0	0
Patna City East	5370	7934	63	34	2	3	0	0	0	0
Patna City West	7534	10635	89	120	3	7	0	0	0	0
Danapur	15356	20982	58	48	15	17	0	0	0	0
Barh	11545	13288	193	162	13	13	1	0	0	0
Shahabad	2041	3045	18	21	20	19	5	0	0	0
Buxar	1368	1681	9	4	21	14	0	0	0	0
Biharshariff	3215	4157	7	2	31	38	0	0	0	0
<b>Patna Division</b>	<b>90814</b>	<b>118264</b>	<b>839</b>	<b>871</b>	<b>877</b>	<b>796</b>	<b>6</b>	<b>0</b>	<b>40</b>	<b>70</b>
Sasaram	5557	7239	41	60	21	17	0	0	0	0
Bhabhua	1111	2561	4	15	8	5	0	0	0	0
Gaya	5523	9176	238	221	58	64	0	0	0	0
Jehanabad	1140	1537	0	0	1	1	0	0	0	0
Nawada	1988	2450	1	0	12	13	0	6	0	0
Aurangabad	2790	3632	3	7	9	14	0	0	0	0
<b>Gaya Division</b>	<b>18109</b>	<b>26595</b>	<b>288</b>	<b>304</b>	<b>109</b>	<b>115</b>	<b>0</b>	<b>6</b>	<b>0</b>	<b>0</b>
Saran	3001	3682	0	1	23	24	0	0	0	0
Siwan	2209	3126	8	23	15	13	0	0	0	0
Gopalganj	2114	3038	3	15	11	14	0	0	0	0
Muzaffarpur West	7374	8941	220	95	29	25	5	2	0	0
Muzaffarpur East	3647	6162	62	66	31	34	1	1	0	0
Hajipur	7734	11252	119	153	59	51	0	0	0	0
Sitamarhi	2909	5560	11	14	57	49	0	0	0	0
Motihari	3183	3974	5	6	36	39	0	0	0	0
Raxaul	535	777	11	19	9	10	0	0	0	0
Bettiah	3193	4721	15	14	35	39	8	6	0	0
Bagaha	1286	1999	3	15	6	10	0	0	0	0
<b>Tirhut Division</b>	<b>37185</b>	<b>53232</b>	<b>458</b>	<b>422</b>	<b>311</b>	<b>308</b>	<b>14</b>	<b>9</b>	<b>0</b>	<b>0</b>
Darbhanga	3851	5690	7	11	61	60	0	0	0	0
Samastipur	3391	4104	215	163	32	30	6	9	1	2
Madhubani	1861	2670	7	4	23	26	0	0	0	0
Janjharpur	559	766	1	1	1	1	1	0	0	0
Begusarai	2969	3243	112	41	31	27	96	0	0	0
Teghara	319	330	75	52	7	8	0	0	0	0
<b>Darbhanga Division</b>	<b>12951</b>	<b>16803</b>	<b>417</b>	<b>271</b>	<b>154</b>	<b>152</b>	<b>103</b>	<b>9</b>	<b>1</b>	<b>2</b>
Saharsa	3161	4265	0	2	27	26	0	0	0	0
Madhepura	960	1726	0	0	6	8	0	0	0	0
Purnea	4107	5654	57	105	50	58	0	0	0	0
Katihar	3895	4748	33	40	48	48	1	0	0	0
Forbesganj	2018	2281	15	24	10	11	0	0	0	0
Kishanganj	1431	1932	108	52	6	6	0	0	0	0
Khagaria	1032	1419	2	2	9	9	0	0	0	0
<b>Purnea Division</b>	<b>16605</b>	<b>22026</b>	<b>214</b>	<b>224</b>	<b>155</b>	<b>166</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>
Bhagalpur	5594	7687	36	65	61	61	69	13	0	0
Lakhisarai	987	1292	3	8	5	4	0	0	0	0
Munger	1926	2293	11	19	9	8	32	33	0	0
Jamui	1340	1878	0	1	4	3	0	0	0	0
<b>Bhagalpur Division</b>	<b>9848</b>	<b>13150</b>	<b>51</b>	<b>93</b>	<b>79</b>	<b>76</b>	<b>101</b>	<b>46</b>	<b>0</b>	<b>0</b>
<b>State</b>	<b>566792</b>	<b>739066</b>	<b>7490</b>	<b>7397</b>	<b>2529</b>	<b>2834</b>	<b>5458</b>	<b>10181</b>	<b>41</b>	<b>72</b>

(Contd....)

Table A 7.1 : Actwise / Circlewise Collection 2011-12 and 2012-13 (Contd.)

(Rs. lakh)

Division / Circle	LUX Tax		ENTRY Tax		Professional Tax		TOTAL		TARGET	
	2011-12	2012-13	2011-12	2012-13	2011-12	2012-13	2011-12	2012-13	2011-12	2012-13
Patna Special	0	0	103697	118711	185	197	405958	505575	411446	503388
Patliputra	0	0	48586	54755	88	94	139179	173724	157500	175366
<b>Central Division</b>	<b>0</b>	<b>0</b>	<b>152283</b>	<b>173467</b>	<b>273</b>	<b>291</b>	<b>545137</b>	<b>679298</b>	<b>568946</b>	<b>678754</b>
Patna West	255	282	1503	2877	350	292	12643	15998	13735	17049
Patna Central	36	51	3144	5080	234	334	11971	15440	14205	16095
Patna North	72	81	1637	3292	380	143	11597	15838	12944	15656
Gandhi Madan	115	108	1079	1560	61	65	4607	6476	4536	6450
Patna South	3	6	4440	5282	23	46	13665	17631	14567	19813
Kadam Kuan	13	13	645	936	12	13	5120	6854	4285	7419
Patna City East	0	0	2761	5310	5	5	8201	13286	8013	12345
Patna City West	3	8	1551	2788	17	20	9197	13577	9658	13575
Danapur	0	1	2180	3875	84	102	17694	25026	17352	26772
Barh	0	0	18479	18135	16	21	30247	31619	29596	37809
Shahabad	2	6	459	788	47	94	2593	3973	2827	3500
Buxar	0	1	146	177	32	48	1576	1924	2041	2128
Biharshariff	32	37	451	693	75	96	3811	5025	4440	5145
<b>Patna Division</b>	<b>532</b>	<b>593</b>	<b>38475</b>	<b>50792</b>	<b>1337</b>	<b>1281</b>	<b>132921</b>	<b>172666</b>	<b>138200</b>	<b>183756</b>
Sasaram	1	2	977	1368	68	70	6665	8757	6549	9650
Bhabhua	2	2	307	392	26	34	1458	3008	1834	1822
Gaya	120	157	2232	2962	102	142	8274	12723	8616	12283
Jehanabad	0	0	18	51	38	56	1197	1645	1430	1697
Nawada	0	0	56	173	54	45	2110	2688	1832	3847
Aurangabad	0	0	1639	11608	44	63	4486	15325	3440	9190
<b>Gaya Division</b>	<b>123</b>	<b>162</b>	<b>5230</b>	<b>16554</b>	<b>332</b>	<b>410</b>	<b>24190</b>	<b>44146</b>	<b>23701</b>	<b>38489</b>
Saran	3	4	588	745	104	139	3719	4595	3657	5728
Siwan	2	2	649	824	63	61	2946	4050	3330	4271
Gopalganj	1	1	326	746	39	43	2495	3856	2400	3942
Muzaffarpur West	6	11	5855	7699	141	159	13630	16932	13697	18841
Muzaffarpur East	8	9	493	1194	92	90	4334	7556	4239	6487
Hajipur	2	1	1584	2696	84	102	9582	14255	9465	13788
Sitamarhi	2	1	346	531	58	73	3383	6228	3958	4612
Motihari	1	1	1073	1463	68	63	4366	5547	4743	6152
Raxaul	0	0	37	115	11	14	604	935	590	923
Bettiah	3	2	580	776	44	56	3879	5614	5301	5493
Bagaha	0	0	203	67	15	17	1514	2107	1121	2164
<b>Tirhut Division</b>	<b>29</b>	<b>32</b>	<b>11734</b>	<b>16854</b>	<b>719</b>	<b>817</b>	<b>50451</b>	<b>71674</b>	<b>52500</b>	<b>72401</b>
Darbhangha	5	5	730	1014	95	109	4749	6888	6074	6886
Samastipur	1	1	688	1454	116	127	4450	5889	4579	6230
Madhubani	1	2	557	461	51	58	2500	3221	3087	3624
Janjharpur	0	0	4	16	19	24	584	809	738	841
Begusarai	1	1	27409	37705	94	103	30711	41121	36057	38389
Teghara	2	2	153	320	4	4	561	715	665	777
<b>Darbhangha Division</b>	<b>10</b>	<b>11</b>	<b>29541</b>	<b>40970</b>	<b>378</b>	<b>425</b>	<b>43555</b>	<b>58642</b>	<b>51200</b>	<b>56747</b>
Saharsa	3	3	258	468	75	85	3524	4849	4600	5026
Madhepura	0	0	118	230	38	38	1122	2004	1330	1669
Purnea	4	7	2570	3664	48	63	6834	9550	8050	9589
Katihar	8	10	1462	1332	70	83	5517	6259	5670	7722
Forbesganj	1	1	159	340	31	35	2233	2692	2620	3126
Kishanganj	0	0	745	1190	21	26	2312	3207	2280	3256
Khagaria	0	1	162	280	41	48	1247	1759	1850	1744
<b>Purnea Division</b>	<b>16</b>	<b>22</b>	<b>5473</b>	<b>7504</b>	<b>324</b>	<b>378</b>	<b>22788</b>	<b>30320</b>	<b>26400</b>	<b>32132</b>
Bhagalpur	13	15	14308	17993	130	161	20210	25995	22622	28892
Lakhisarai	0	0	126	214	35	41	1157	1561	1382	1619
Munger	1	2	1896	2281	75	122	3951	4757	6579	5130
Jamui	0	1	50	158	23	31	1419	2073	1417	2087
<b>Bhagalpur Division</b>	<b>14</b>	<b>18</b>	<b>16381</b>	<b>20647</b>	<b>263</b>	<b>356</b>	<b>26736</b>	<b>34385</b>	<b>32000</b>	<b>37728</b>
<b>State</b>	<b>724</b>	<b>836</b>	<b>259116</b>	<b>326787</b>	<b>3626</b>	<b>3957</b>	<b>845778</b>	<b>1091132</b>	<b>892947</b>	<b>1100007</b>

Source : Department of Commercial Tax, GOB

(Concluded)

**Table A 7.2 : Actwise / Circlewise Collection 2013-14 (Upto September 2013) (Rs. lakh)**

Division / Circle	VAT	C.S.T	ENT. Tax	E.D.	ADV Tax	LUX Tax	Entry Tax	P. Tax	Total	Target
Patna Special	144189	1128	0	2850	0	0	58023	14	206205	231968
Patliputra	43381	355	757	0	0	0	18149	15	62657	81989
<b>Central Division</b>	<b>187570</b>	<b>1484</b>	<b>757</b>	<b>2850</b>	<b>0</b>	<b>0</b>	<b>76171</b>	<b>29</b>	<b>268861</b>	<b>313957</b>
Patna West	5900	12	336	1	7	94	1136	109	7595	7359
Patna Central	4706	63	2	0	3	19	2586	16	7395	7545
Patna North	6615	30	38	0	0	41	1486	143	8352	7215
Gandhi Maidan	2092	46	0	0	4	54	876	4	3076	2805
Patna South	5753	40	1	0	1	2	2458	8	8262	8662
Kadamkua	2442	23	0	0	0	6	666	3	3142	3254
Patna City East	4517	30	1	0	0	0	2033	0	6581	5171
Patna City West	5780	77	0	0	0	3	1721	1	7583	6678
Danapur	9061	49	10	0	0	1	2300	1	11421	12223
Barh	6872	90	6	0	0	0	2877	1	9847	14229
Shahabad	1595	21	7	0	0	4	541	4	2172	1585
Buxar	863	2	5	0	0	0	81	1	954	938
Biharshariff	2059	2	15	0	0	9	385	2	2472	1968
<b>Patna Division</b>	<b>58255</b>	<b>485</b>	<b>420</b>	<b>1</b>	<b>15</b>	<b>233</b>	<b>19148</b>	<b>293</b>	<b>78851</b>	<b>79633</b>
Sasaram	3857	46	7	0	0	1	835	3	4749	3903
Bhabhua	2496	28	2	0	0	1	338	0	2864	940
Gaya	4781	180	30	0	0	24	1719	3	6737	5331
Jehanabad	802	0	0	0	0	0	53	2	859	689
Nawada	998	0	6	1	0	0	155	0	1160	1286
Aurangabad	1987	16	6	0	0	0	2186	0	4196	3573
<b>Gaya Division</b>	<b>14921</b>	<b>270</b>	<b>51</b>	<b>1</b>	<b>0</b>	<b>26</b>	<b>5287</b>	<b>10</b>	<b>20565</b>	<b>15722</b>
Saran	1649	0	12	0	0	2	386	6	2056	2653
Siwan	1886	7	5	0	0	1	548	2	2449	2023
Gopalganj	1592	4	6	0	0	0	344	2	1948	1526
Muzaffarpur West	4257	101	9	1	0	7	3786	6	8167	7335
Muzaffarpur East	2577	42	19	0	0	4	981	8	3631	3634
Hajipur	5970	127	30	0	0	4	1776	3	7910	6880
Sitamarhi	3014	7	24	0	0	1	316	0	3361	2131
Motihari	2069	8	20	0	0	1	690	1	2789	2681
Raxaul	362	8	6	0	0	0	59	0	435	372
Bettiah	2224	8	15	1	0	1	452	16	2717	2359
Bagaha	775	4	5	0	0	0	70	0	855	934
<b>Tirhut Division</b>	<b>26375</b>	<b>316</b>	<b>151</b>	<b>2</b>	<b>0</b>	<b>22</b>	<b>9408</b>	<b>44</b>	<b>36317</b>	<b>32529</b>
Saharsa	3179	6	25	0	0	3	650	2	3865	3034
Madhepura	2396	114	11	7	1	0	591	3	3122	2513
Purnea	1309	3	13	0	0	1	247	3	1577	1421
Katihar	368	0	0	0	0	0	22	3	393	336
Forbesganj	1813	23	124	0	0	1	15717	4	17681	19371
Kishanganj	224	11	2	0	0	0	139	1	377	330
Khagaria	<b>9289</b>	<b>157</b>	<b>175</b>	<b>7</b>	<b>1</b>	<b>6</b>	<b>17367</b>	<b>14</b>	<b>27016</b>	<b>27005</b>
<b>Purnea Division</b>	<b>1931</b>	<b>0</b>	<b>15</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>194</b>	<b>1</b>	<b>2144</b>	<b>2249</b>
Lakhisarai	777	2	5	0	0	0	100	1	884	864
Munger	2801	166	31	0	0	3	2210	6	5218	4470
Jamui	2360	14	19	0	0	4	675	3	3075	2901
Bhagalpur	1139	17	6	0	0	1	243	2	1408	1273
<b>Bhagalpur Division</b>	<b>1142</b>	<b>24</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>626</b>	<b>3</b>	<b>1800</b>	<b>1442</b>
Darbhangha	877	7	4	0	0	0	149	3	1040	842
Samastipur	<b>11029</b>	<b>230</b>	<b>84</b>	<b>0</b>	<b>0</b>	<b>10</b>	<b>4197</b>	<b>19</b>	<b>15569</b>	<b>14040</b>
Madhubani	3823	27	30	6	0	12	7487	10	11395	10742
Janjharpur	510	4	2	0	0	0	138	0	655	497
Begusarai	1304	5	1	19	0	0	663	12	2004	2169
Teghara	850	13	2	0	0	0	99	0	964	742
<b>Darbhangha Division</b>	<b>6487</b>	<b>49</b>	<b>35</b>	<b>25</b>	<b>0</b>	<b>13</b>	<b>8386</b>	<b>22</b>	<b>15017</b>	<b>14151</b>
<b>State</b>	<b>313925</b>	<b>2990</b>	<b>1672</b>	<b>2887</b>	<b>16</b>	<b>310</b>	<b>139964</b>	<b>432</b>	<b>462196</b>	<b>497036</b>

Source : Department of Commercial Tax, GOB



**Table A 7.3 : Districtwise No. of Document and Revenue from Stamp Duty and Registration Fees**

(Rs. crore)

District	No. of Document		Registration Fees		Stamp Fee		Total Receipt		Target	
	2011-12	2012-13	2011-12	2012-13	2011-12	2012-13	2011-12	2012-13	2011-12	2012-13
Patna	85195	82116	94	118	243	415	337	533	385	449
Nalanda	28930	34128	9	14	28	42	37	56	47	58
Bhojpur	24229	26821	10	13	27	40	37	53	40	53
Buxar	12633	14205	6	8	17	23	23	32	27	37
Rohtas	17117	27180	7	13	19	41	26	54	44	55
Kaimur	17969	15731	7	6	18	18	25	24	20	30
Gaya	34943	40465	15	22	53	68	68	90	89	107
Jehanabad	13691	10837	6	5	17	14	23	19	16	22
Arwal	6637	5976	2	2	7	6	9	8	7	8
Nawadah	10958	19103	3	6	9	18	12	24	20	30
Aurangabad	18211	23919	6	11	18	34	24	45	36	47
Saran	32440	36879	10	14	28	41	37	55	45	57
Siwan	32289	36516	11	15	31	44	42	59	55	65
Gopalganj	28185	30577	9	12	25	34	34	46	43	54
West Champaran	48853	48668	13	14	35	41	48	55	55	62
East Champaran	51526	71969	14	25	40	72	54	97	79	94
Muzaffarpur	51362	58461	25	33	63	97	88	130	95	130
Sitamarhi	23256	43834	8	17	21	47	29	64	47	61
Sheohar	18434	8048	7	3	19	8	26	10	8	10
Vaishali	34375	34482	12	18	35	52	47	69	60	74
Darbhanga	33381	38391	13	18	37	52	51	70	55	72
Madhubani	41147	47815	12	16	32	44	43	60	53	65
Samastipur	42674	47820	12	16	44	49	56	65	56	71
Begusarai	16847	28971	7	16	22	50	29	66	52	66
Munger	7946	8976	3	5	11	16	14	21	14	24
Sheikhpura	7847	8796	2	2	6	8	7	10	9	14
Lakhisarai	12568	10988	4	4	12	13	16	17	13	18
Jamui	19260	15421	7	5	21	15	28	20	16	25
Khagaria	12834	15966	4	7	11	18	15	25	20	31
Bhagalpur	26279	30816	12	20	40	61	52	80	68	81
Banka	13570	15857	5	7	14	19	19	25	21	32
Saharsha	18666	22311	6	9	18	27	24	36	21	34
Supaul	21786	27840	5	8	13	21	18	28	22	32
Madhepura	20893	24641	5	8	15	21	20	29	23	33
Purnea	40341	44640	10	16	29	48	39	64	52	64
Kishanganj	29920	26054	7	7	20	22	27	29	22	33
Araria	26595	34971	6	11	17	31	24	42	26	39
Katihar	34771	45659	8	14	23	40	31	55	38	51
<b>Total</b>	101855 8	<b>116584</b> 8	404	<b>559</b>	1137	<b>1708</b>	<b>1541</b>	<b>2267</b>	<b>1800</b>	<b>2288</b>

Source : Department of Registration, Excise and Prohibition, GOB

**Table A 7.4 : Districtwise Allocation of Fund to the Panchayati Raj Department (2010-11 to 2012-13)**

(Rs. lakh)

District	Zila Parisad			Panchayat Samiti		
	2010-11	2011-12 RE	2012-13 BE	2010-11	2011-12 RE	2012-13 BE
Patna	169	764	794	319	1534	1572
Nalanda	213	498	599	401	1003	1193
Bhojpur	175	472	560	359	957	1136
Buxar	172	345	396	248	696	811
Rohtas	224	527	635	416	1037	1227
Kaimur	196	367	423	388	741	859
Gaya	267	692	836	510	1400	1674
Jehanabad	105	232	275	204	428	499
Arwal	76	170	198	148	316	370
Nawadah	210	447	536	392	858	1002
Aurangabad	231	497	608	419	937	1106
Saran	157	784	831	275	1540	1591
Siwan	60	602	762	56	1104	1329
Gopalganj	195	524	644	343	989	1171
West Champaran	267	654	788	508	1341	1605
East Champaran	256	821	1004	473	1701	2056
Muzaffarpur	268	740	889	532	1564	1890
Sitamarhi	252	614	752	462	1241	1489
Sheohar	147	215	247	280	396	445
Vaishali	247	609	745	445	1237	1487
Darbhanga	255	670	810	490	1354	1625
Madhubani	295	780	946	575	1660	2012
Samastipur	233	742	901	439	1496	1759
Begusarai	185	536	640	358	1079	1281
Munger	137	251	293	280	473	565
Sheikhpura	103	186	207	204	351	391
Lakhisarai	141	232	261	283	450	510
Jamui	188	365	421	375	743	866
Khagaria	182	350	415	347	684	798
Bhagalpur	199	478	570	384	966	1148
Banka	167	416	482	331	834	974
Saharsha	177	379	447	348	749	878
Supaul	198	420	484	401	893	1057
Madhepura	172	393	459	335	810	952
Purnea	147	910	706	256	1460	1567
Kishanganj	140	331	381	278	697	820
Araria	122	594	588	238	1232	2301
Katihar	187	531	634	357	1075	1277
<b>Total</b>	<b>7115</b>	<b>19136</b>	<b>22167</b>	<b>13458</b>	<b>38024</b>	<b>45294</b>

(Continued)

**Table A 7.4 : Districtwise Allocation of Fund to the Panchayati Raj Department  
(2010-11 to 2012-13) (Contd.)**

(Rs. lakh)

District	Gram Panchayat			Total		
	2010-11	2011-12 RE	2012-13 BE	2010-11	2011-12 RE	2012-13 BE
Patna	1723	7219	6637	2211	9517	9003
Nalanda	1985	4915	5046	2598	6416	6839
Bhojpur	1767	4603	4715	2301	6032	6410
Buxar	1489	3930	4003	1908	4971	5209
Rohtas	2046	5734	5869	2685	7298	7732
Kaimur	1657	4390	4274	2241	5498	5556
Gaya	2568	7307	7472	3345	9400	9982
Jehanabad	932	2901	2837	1241	3561	3611
Arwal	674	2270	2281	897	2756	2849
Nawadah	1818	4894	4845	2420	6199	6383
Aurangabad	1855	5044	5169	2505	6479	6883
Saran	1599	7597	7284	2032	9920	9706
Siwan	829	6321	6430	946	8027	8521
Gopalganj	1756	5589	5648	2294	7102	7463
West Champaran	2548	7134	7197	3322	9129	9590
East Champaran	2578	8448	8764	3307	10969	11824
Muzaffarpur	2612	7986	8336	3412	10290	11115
Sitamarhi	2222	6276	6386	2936	8131	8627
Sheohar	1106	2600	2404	1533	3212	3096
Vaishali	2203	6576	6629	2896	8422	8860
Darbhanga	2486	7143	7245	3231	9167	9680
Madhubani	2939	8217	8643	3809	10658	11602
Samastipur	2433	8110	8288	3105	10349	10948
Begusarai	1884	5816	6060	2427	7431	7981
Munger	1450	2938	3103	1868	3662	3961
Sheikhpura	821	2342	2342	1128	2879	2941
Lakhisarai	1146	2854	2843	1570	3536	3613
Jamui	1612	4136	4265	2176	5243	5552
Khagaria	1461	3855	3799	1990	4889	5013
Bhagalpur	1916	5373	5682	2499	6816	7400
Banka	1522	4806	4854	2020	6055	6310
Saharsha	1555	3521	3422	2081	4648	4747
Supaul	1750	3869	3981	2349	5182	5522
Madhepura	1523	3638	3741	2030	4840	5152
Purnea	1372	6219	6015	1775	8589	8288
Kishanganj	1272	3760	3735	1690	4788	4935
Araria	1247	6025	5435	1607	7852	8324
Katihar	1706	5534	5768	2251	7140	7680
<b>Total</b>	<b>66061</b>	<b>199890</b>	<b>201446</b>	<b>86634</b>	<b>257051</b>	<b>268907</b>

(Concluded)