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## EXECUTIVE SUMMARY

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### CHAPTER-I : BIHAR ECONOMY : AN OVERVIEW

1. As per the latest quick estimates for 2024-25, the Bihar's Gross State Domestic Product (GSDP) at constant (2011-12) prices increased by 8.6 percent, while at current prices it expanded by 13.1 percent, reaching Rs. 5,31,372 crore and Rs. 9,91,997 crore, respectively.
2. Over the past three years, Bihar's economic growth has consistently outpaced India's GDP growth, both at current and constant prices. Bihar's Gross State Domestic Product (GSDP) growth rates reached 17.9 percent in 2022-23 and 14.9 percent in 2023-24, compared to India's 14.0 percent and 12.0 percent, respectively, at current prices. As per the quick estimates for 2024-25, Bihar's GSDP (current prices) growth is estimated at 13.1 percent and India's GDP growth at 9.8 percent. At constant (2011-12) prices, Bihar's economy is estimated to have achieved 8.6 percent growth in 2024-25, exceeding India's 6.5 percent. These figures place Bihar among the fastest-growing states in India.
3. The quick estimates for 2024-25 indicate that the secondary sector's Gross State Value Added (GSVA) in Bihar grew by 11.1 percent at constant (2011-12) prices and 15.5 percent at current prices. The tertiary sector followed with growth rates of 8.9 percent at constant (2011-12) prices and 13.5 percent at current prices, while the primary sector recorded increases of 4.1 percent at constant (2011-12) and 9.6 percent at current prices in 2024-25.
4. Between 2020-21 and 2024-25, the secondary sector's share of Bihar's GSVA at constant (2011-12) prices increased substantially from 21.1 percent to 26.8 percent, primarily due to growth in construction and manufacturing sectors. In contrast, the primary sector's share declined from 21.9 percent to 18.3 percent, and the tertiary sector's share decreased from 57.0 percent to 54.8 percent. These shifts reflect increasing diversification in the state's economic activities.
5. Bihar's per capita GSDP at current prices rose from Rs. 46,412 in 2020-21 to Rs. 76,490 in 2024-25, indicating a consistent upward trend. At constant (2011-12) prices, the state's per capita GSDP has increased from Rs. 30,159 in 2020-21 to Rs. 40,973 in 2024-25.
6. Within Bihar, the Patna district recorded the highest per capita Gross District Domestic Product (GDDP) followed by Begusarai and Munger. The per capita GDDP at current prices was Rs. 2,41,220 for Patna, Rs. 1,05,600 for Begusarai and Rs. 93,921 for Munger.
7. Overall, the Bihar Economic Survey 2025-26 provides an optimistic, forward-looking evaluation, concluding that the state is progressing along a high-growth trajectory, supported by macroeconomic stability, sectoral diversification, increased investment, and a sustained focus on human capital development, employment generation, and infrastructure enhancement.

## CHAPTER-II : STATE FINANCES

1. Bihar's fiscal trajectory demonstrates disciplined financial management, as total expenditure by the State government increased from Rs. 1.66 lakh crore in 2020-21 to Rs. 2.82 lakh crore in 2024-25. The State government has consistently prioritised developmental outlays in sectors such as education, health, energy, transport, irrigation, and agriculture, while maintaining fiscal prudence through moderate borrowing and effective debt servicing.
2. The proportion of capital expenditure in total expenditure by the State government rose significantly from 15.8 percent in 2020-21 to 22.3 percent in 2024-25, while the share of revenue expenditure declined from 84.2 percent to 77.7 percent. This structural change underscores the government's focus on long-term investment, infrastructure development, and asset creation.
3. Receipts by the State government in its revenue account increased from Rs. 1.28 lakh crore in 2020-21 to Rs. 2.18 lakh crore in 2024-25, with tax revenue emerging as the major source. The share of tax receipts in the revenue account rose from 70 percent to 84 percent, while non-tax revenue decreased from five percent to two percent, and the share of grants-in-aid declined from 25 percent to 14 percent.
4. The composition of revenue expenditure has remained largely stable over the past five years, with Social Services sector constituting the largest share at 46 percent. The share of Economic Services sector increased slightly from 21 percent in 2020-21 to 22 percent in 2024-25, while that of General Services declined marginally from 33 percent in 2020-21 to 32 percent in 2024-25. This distribution demonstrates the State government's commitment to both welfare enhancement and strengthening productive sectors.
5. The share of scheme expenditure in the total State government expenditure has increased from 38.3 percent in 2020-21 to 39.9 percent in 2024-25, while the proportion of Establishment and Committed Expenditure has declined slightly from 61.7 percent to 60.1 percent. This trend reflects a gradual shift toward welfare initiatives and policy-driven development priorities.
6. Developmental spending by the State government has consistently comprised approximately two-third of the budget, reaching 67.4 percent of the total expenditure in 2024-25. Developmental expenditure by the State government has increased from Rs. 1,12,122 crore in 2020-21 to Rs. 1,89,892 crore in 2024-25, indicating an increased focus on growth-oriented and welfare-related spending.
7. Receipts from the Central government has increased from Rs. 91,625 crore in 2020-21 to Rs. 1,59,298 crore in 2024-25, primarily due to increase in the transfer from the divisible tax pool, which rose from Rs. 59,861 crore in 2020-21 to Rs. 1,29,435 crore in 2024-25. Grants-in-aid from the Central government amounted to Rs. 29,863 crore in 2024-25. Concurrently, the State's own revenue has also increased from Rs. 36,543 crore in 2020-21 to Rs. 59,360 crore in 2024-25, with tax revenue as the main contributor.



8. As of March 31, 2025, the State government's outstanding debt stood at Rs. 3,74,134 crore, representing 37.7 percent of the State's Gross State Domestic Product (GSDP). The share of public debt within the total outstanding debt was 84.6 percent at the end of 2024-25. Of the total public debt, 83.8 percent originated from internal sources, while 16.2 percent was attributed to loans and advances from the Central government. Market loans and loans from financial institutions are the primary components of internal debt.

### **CHAPTER-III : AGRICULTURE AND ALLIED SECTORS**

1. According to the provisional estimates for 2023-24, released by the Directorate of Economics and Statistics, agriculture, forestry, and fishing together accounted for 23.1 percent of the Gross State Value Added (GSVA). Within this sector, crop production contributed 11.5 percent to GSVA, followed by livestock which accounted for 8.1 percent.
2. In 2023-24, the production of rice, wheat and maize together contributed 99.9 percent of the total cereal production in Bihar. In 2024-25, of the total cereal production, rice accounted for 40.7 percent, wheat for 32.1 percent, and maize for 27.1 percent. Between 2023-24 and 2024-25, rice production increased by 4.3 percent, wheat production rose by 7.1 percent, and maize production grew by 12.6 percent.
3. The State is among India's leading producers of fruits and vegetables and is a major producer of litchi, makhana and mushrooms. Total horticulture production in the state is estimated at around 230 lakh tonnes in 2023-24, up from about 206 lakh tonnes in 2019-20, with fruits and vegetables accounting for the bulk of the output.
4. Between 2023-24 and 2024-25, milk production rose by 4.2 percent, egg production increased by 10.0 percent, and fish production by 9.9 percent.
5. The Mukhyamantri Samekit Chaur Vikas Yojana is a transformative initiative aimed at modernising aquaculture-based integrated farming in Bihar's chaur areas. In 2024-25, the scheme developed 510.0 hectares of chaur land, at an expenditure of Rs. 24.67 crore, underscoring the state government's commitment to fish farmers' welfare.
6. The Mukhyamantri Talab Matsyiki Vikas Yojana focuses on maximising the sustainable utilisation of ponds, tanks, and other water resources to increase fish seed production, fish production, and the overall productivity. For various components of the scheme, the State government spent Rs. 40.95 crore in 2024-25. The major share of this expenditure, Rs. 30.35 crore, was allocated for extending the advance input supply scheme for fish farming in ponds.
7. The Bihar Rajya Beej Nigam Ltd. has been providing seeds of rice, wheat, sorghum, millet, and ragi and others at subsidised rates. For rice varieties (with less than 10 years' duration), 50,163 quintals of seeds were distributed among farmers, and for rice varieties with a duration of more than 10 years 10,478.67 quintals were distributed in 2024-25. For wheat production, 3,57,552 quintals of seeds, covering both varieties, were distributed among farmers in 2024-25.
8. As a new initiative, the Bihar Rajya Beej Nigam Ltd. has arranged for paid home delivery of seeds to farmers across all districts. Bihar is the first state in the country to provide home delivery of seeds. In total, 1,17,064.55 quintals of seeds were delivered to 4,73,618 farmers in 2024-25.

9. Under the State Agricultural Mechanisation Scheme, farmers are being provided with subsidies ranging from 40 percent to 80 percent on a total of 75 types of agricultural equipment. The State government has approved Rs. 82.25 crore in 2024-25. Under the Sub-Mission on Agricultural Mechanisation (SMAM) in 2024-25, Rs. 104.17 crore has been allocated (Central share: Rs. 62.50 crore; State share: Rs. 41.67 crore).
10. The share of power consumption in agriculture has increased significantly from 5.3 percent in 2020-21 to 14.9 percent in 2024-25. The State government provided 3,47,310 electricity connections for agriculture during 2020-21 to 2024-25, with 85.0 percent issued in the last two years. Electricity subsidy for agriculture rose by 99.3 percent between 2022-23 and 2024-25, reaching Rs. 4,056.99 crore.
11. In 2024-25, the number of Kisan Credit Card (KCC) holders increased by 16.3 percent compared to 2023-24. The total amount of loans disbursed increased from Rs. 7,080.07 crore in 2023-24 to Rs. 9,399.24 crore in 2024-25, registering an increase of 32.8 percent.
12. In 2024-25, the total expenditure on irrigation was Rs. 2,729.83 crore, of which 74.3 percent was capital expenditure. Between 2023-24 and 2024-25, the total expenditure on irrigation increased by 63.1 percent. This rise in public expenditure is reflected in the substantial expansion of major, medium, and minor irrigation projects.
13. Under the Saat Nishchay Phase-2 initiative, the "Har Khet Tak Sichai ka Paani" programme is designed to increase the extent of irrigated land substantially within a fixed timeframe. In approximately six months, 29,952 schemes were identified, with an estimated investment of Rs. 6,504 crore projected to provide irrigation facilities in 7,79,201 hectares.
14. For the Jaivik Corridor Yojana, the State government has sanctioned Rs. 104.36 crore for implementing the scheme. Under this scheme, farmers receive Rs. 24,500 per acre, divided into three instalments: first of Rs. 11,500, and second and third instalment of Rs. 6,500 each. This subsidy is provided for a maximum of 2.5 acres of land per farmer.
15. In the wake of erratic monsoon and below-normal rainfall during kharif 2024, Rs. 150.00 crore was approved under the Diesel Subsidy Scheme. Farmers of all 38 districts benefited from the scheme. This subsidy was payable for the irrigation of up to eight acres per farmer. Under the scheme in 2024-25, Rs. 61.21 crore was transferred to the accounts of 3.28 lakh farmers.
16. In the 2024-25 agricultural year, farmers experienced both flooding during the kharif season and hailstorms and/or unseasonal rainfall during the rabi season. During the 2024-25 kharif season floods, 2.62 lakh farmers received compensation totalling Rs. 169.98 crore, while 0.12 lakh farmers affected by rabi crop losses received Rs. 5.28 crore. In the 2025-26 kharif season, 2.41 lakh farmers affected by floods received Rs. 113.50 crore in compensation.
17. In Bihar, 30 districts have been selected for the Climate-Resilient Agriculture Programme (CRA-2). The implementation period spans 2020-21 to 2024-25, with the State government allocating Rs. 238.49 crore for the scheme.



## CHAPTER-IV : ENTERPRISES SECTOR

1. Bihar's secondary sector has fluctuated over the past five years. After a sharp contraction in 2020–21 due to the pandemic, it rebounded in 2021–22 and grew strongly in 2022–23, led by mining, utilities, and construction. Mining declined in 2023–24, but other subsectors kept the sector growing by 12 percent. Quick estimates for 2024–25 indicate moderate growth of 8.6 percent, driven mainly by utilities and construction, with manufacturing expanding only marginally.
2. Between 2019–20 and 2023–24, Bihar's industrial capital intensity and productivity rose sharply. Fixed capital per person doubled to Rs. 25.9 lakh, while labour productivity reached Rs. 10 lakh, 93.5 percent of the national level in 2023-24.
3. In 2024–25, COMFED strengthened its market footprint by expanding retail outlets from 31,529 to 34,795, a 10.3 percent increase. Under its "Local to Global" initiative, COMFED achieved a major milestone by exporting its first international consignment to the USA and Canada. The shipment included 5 MT of cow ghee valued at Rs. 36,50,714 and 0.5 MT of foxnut (makhana) valued at Rs. 8,30,000 to the USA, and about 5 MT of gulab jamun tins valued at Rs. 8,23,669 to Canada.
4. On the investment front, the State received 4,353 investment proposals, of which 3,539 secured Stage-1 clearance between 2016-17 to 2025-26 (up to September 2025). The total proposed investment amounted to Rs. 1.11 lakh crore, with significant inflows between 2016–23 and 2024–25. Of these proposals, 1,187 advanced to the stage of financial incentive clearance involving an investment amount of Rs. 13,693.4 crore. Furthermore, 956 industrial units became operational under the Bihar Industrial Investment Promotion Policy 2016, representing an investment of Rs. 10,635.90 crore and generating employment for 42,999 people. To support investors, the State government released grants of Rs. 994.55 crore between April 2024 and September 2025. The food processing sector leads with the highest number of operational units, reflecting strong investor interest and faster project execution.
5. Under the Mukhyamantri Udyami Yojana and the Bihar Laghu Udyami Yojana, the total number of applications received jumped from 4,64,453 to 7,74,567 between 2023-24 and 2024-25. Under the caste and demography-specific Mukhyamantri Udyami Yojana components, for instance, the applications from young entrepreneurs increased from 71,924 to 1,51,384, while the number of beneficiaries only rose from 1,532 to 2,169.
6. Under the Bihar Startup Policy 2022, by the end of 2024-25, 1,239 startups were certified and the state government disbursed Rs. 32.18 crore as seed funding. This acceleration is reflected in a significant increase in both the number of applications received and the number of startups certified during 2024-25.
7. In 2023-24, Bihar experienced a significant growth in the number of foreign tourists. The number of foreign tourists increased from 5.47 lakh in 2023 to 7.37 lakh in 2024.
8. In 2024-25, the approved budget for the tourism sector was Rs. 841.95 crore, 2.5 times the allocation for 2023-24. For 2025-26, the budget increased further to Rs. 1,097.25 crore, reflecting a 30.3 percent rise over 2024-25. During 2024-25, the actual expenditure stood at Rs. 778.02 crore, indicating a high utilisation rate of 92.7 percent.

9. Across 28 eco-tourism sites, the total tourist footfall reached 37.8 lakh in 2024-25, 24.0 percent higher than the previous year. In 2024-25, the total outlay for eco-tourism and park development was Rs. 100.00 crore.

## **CHAPTER-V : LABOUR, EMPLOYMENT AND SKILL**

1. According to the Periodic Labour Force Survey, in Bihar, 61.2 percent of male workers were self-employed, of whom 50.3 percent were own-account workers. Casual labourers constituted the second largest group of male workers, with 28.5 percent engaged in wage employment.
2. To provide social security to the registered construction workers, the State government has provided a grant of Rs. 63.73 crore for 15,145 claims in the last five years. Between 2023-24 and 2024-25, the number of claims increased fourfold, while the grant amount rose by 2.5 times.
3. In 2024-25, the number of registered construction workers was 508.5 thousand, and the number of beneficiaries was 100.54 thousand. In the same year, the total Cess collection amounted to Rs. 768.63 crore, of which the Board used Rs. 536.82 crore, reflecting a utilisation rate of 70 percent.
4. The Bihar Building and Other Construction Worker Welfare Board administered 16 welfare schemes for registered construction workers. For the Annual Clothing Assistance Scheme, the State government allocated Rs. 802.47 crore, of which Rs. 734.40 crore had been disbursed to 14,68,792 workers by September 2025.
5. The Bihar Public Service Commission has advertised 4,94,249 posts in the last four and a half years. Of these, 4,29,015 posts were advertised in the year 2023-24, accounting for 87 percent of all posts advertised during this period. However, the selection process for the posts advertised in 2023-24 extended over two years, 2023-24 and 2024-25. In 2023-24 and 2024-25, the number of selected candidates was 2,23,153 and 1,12,173, respectively.
6. In 2023-24, the Bihar Staff Selection Commission issued an advertisement for 11,330 posts. In 2025-26 (by September 30, 2025), 6,722 posts had been advertised for recruitment. Over the last four and a half years (from 2021-22 to September 2025), the Commission advertised 20,499 posts and selected candidates for 18,249 of them.
7. In 2025-26 (up to September 2025), the Central Selection Board of Constable advertised 45,590 posts, of which the recruitment process was completed for 21,391 posts. Among the 21,391 selected candidates, 52 percent were female, and eight persons were transgender.
8. The Bihar Technical Service Commission conducts the recruitment process for technical services. In 2024-25, 8,215 candidates were selected, while in 2025-26 (up to September 2025), 8,673 candidates were selected for various technical services in Bihar.



9. In 2024–25, RSETIs organised their largest training programme in recent years. During this period, 1,323 training programmes were conducted for a total of 41,901 individuals. Between 2023–24 and 2024–25, the number of training programmes increased by 36.0 percent, while the number of trainees rose by 37.7 percent. Among the trained, 76.7 percent secured employment in 2024–25.
10. Under the Deen Dayal Upadhyaya – Grameen Kaushalya Yojana, 84,558 candidates have been trained in various trades and 46,196 candidates have secured placements in different institutions under the DDU-GKY and Roshni projects, as of September 2025. In 2024–25, the total expenditure on conducting skill training programmes amounted to Rs. 45.27 crore.
11. Over the last five years, out of 1,782.99 thousand applicants, approximately 1,585.02 thousand successfully obtained their passports. Three districts alone (Siwan, Gopalganj and Patna) accounted for 31 percent of all passport applications and issuances in 2024–25. From 2021–22 to 2024–25, passport applications in Bihar increased by 39.6 percent, while passport issuances over the same period rose by 38.6 percent.

## CHAPTER-VI : PHYSICAL INFRASTRUCTURE

1. Building on a foundational road network designed to drive high economic growth, the state is now advancing a dual-track strategy focused on modernization and social equity. This roadmap prioritizes the development of next-generation expressways and dedicated corridors in partnership with the central government, while simultaneously ensuring an inclusive and sustainable development through an intensive rural road network. By investing Rs. 70,560 crore during 2011-2026 to connect every hamlet, the state has successfully linked village products to broader markets and improved access to essential amenities, thus bridging the gap between local production and regional economic centres.
2. Among other means of transport, road transport is easy, convenient, accessible, affordable and provides doorstep connectivity. The road transport sector is one of the main growth drivers of the state's economy. It recorded a high growth of 13.4 percent annually during the last one and a half decade.
3. Bihar ranks fifth among the major states of India on account of highest registration of transport motor vehicles, while the state is on the seventh position in terms of non-transport motor vehicles during the calendar year 2024. A total of 13.95 lakh motor vehicles has been registered in Bihar, constituting 5.3 percent of the country's registered motor vehicles during 2024.
4. The Airways sector of GSVA increased by 15 times from Rs. 31 crore to Rs. 453 crore during 2011-12 to 2024-25. The state government is committed to increase air connectivity in the state across the major towns of Bihar. Four airports (Patna, Gaya, Darbhanga and Purnia) are functional. Apart from these, 13 additional airports are in different phases of development.
5. The water transport sector of GSVA grew by 13.4 percent annually during the same period. Key achievements under the Jal Marg Vikas Project include the construction of an intermodal terminal at Kalughat in Bihar, 21 Community Jetties and a Quick Pontoon Opening Mechanism. A transformative element of the future plan is the Urban Water Metro Project in Patna, estimated at Rs. 1200 crore.

6. Between 2020 and 2025, the Bihar State Road Development Corporation Limited maintained a steady financial performance, recording an average annual turnover of Rs. 55.35 crore and a net profit of Rs. 17 crore. Additionally, the Bihar Rajya Pul Nirman Nigam Limited has significantly expanded the state's infrastructure over the last decade, completing 882 bridges with a total capital investment of Rs. 15,583 crore. The Bihar State Road Transport Corporation has maintained its commitment to providing affordable, welfare-oriented public service, which demonstrated strong operational reach by serving 10.07 crore passengers and generating Rs. 514.52 crore in revenue over the past five years.
7. The Bihar State Building Construction Corporation has completed a total of 2556 projects, representing an investment of Rs. 7396 crore. Its remaining assignments are in various stages of completion. The Bihar Police Building Construction Corporation Limited has consistently generated operational profits, reflecting its robust technical and financial management. This success is driven by strong in-house expertise in architectural design, structural engineering, and quality control, which ensures timely project completion while minimizing reliance on external outsourcing.

## **CHAPTER-VII : E-GOVERNANCE**

1. The Information Technology (IT) sector has emerged as a crucial driver of development in Bihar, with the State government actively working to build a robust infrastructure and enhance digital technology proficiencies. Currently, two members in a family own mobile phone and one member has the internet access. Additionally, the State has made significant progress in bringing all Gram Panchayats on board for digital access, a vital step toward ensuring widespread access to e-governance programmes and services.
2. The State government has adopted 'Bihar AI Mission' in November 2025, which is a new initiative of the Department of IT to promote the use of Artificial Intelligence for digital transformation, skill development, and governance. The mission aims to position Bihar as a leader in AI adoption by fostering AI-based services, training the workforce, and encouraging industries to adopt AI technologies.
3. To tackle rising cybercrime incidents and other administrative issues, the state has developed several e-governance programmes. Bihar's performance in adopting and utilizing the CCTNS platform has been noteworthy. On the progress dashboard published by the NCRB in May, 2025, Bihar ranked highly, with a score of 87.99 percent. This score reflects the state's successful execution across various operational parameters of the CCTNS project, confirming the effective transition of its police force toward a modern, data-driven system for tracking crime and criminals.
4. Emergency Response Support System, Dial 112, is Bihar's integrated solution for immediate public assistance that currently integrates 1833 Emergency Response Vehicles, 1556 ambulances, 784 fire service vehicles, and 61 highway patrolling vehicles. This unified network ensures that, regardless of the nature of the emergency—police, medical, or fire—the nearest and most appropriate assistance is dispatched swiftly to the spot of distress using the precise location.



5. Indian Computer Emergency Response Team (CERT-In) spearheads the national efforts to secure Indian cyberspace. As of June 2025, the state has reported 7,637 cybercrime cases, resulting in the arrest of 1,237 accused individuals. The Cyber Police Stations actively run a special contemporary campaign called 'Cyber Prahar' under the direction of the Superintendent of Police (Cyber).
6. The Government of Bihar has launched the "e-Court" initiative to digitise the Gram Kachahari. The main objective of this initiative is to settle disputes at the village level in a quick, transparent and effective manner.
7. Taking significant steps toward the effective disposal, monitoring, and control of land disputes, the Home Department has developed the Bhoo-Samadhan Portal. The portal has demonstrated significant success in case resolution: out of a total of 87,203 applications received, final disposal has been achieved for 69,958 cases, and preliminary disposal for 6,764 cases. The pending cases are being actively processed for resolution.
8. The State government introduced CFMS 2.0 in January 2025. This upgraded version incorporates modern API-based architecture, supporting and enhancing existing processes while introducing new functionalities in Budget Management, e-Billing, Treasury Management, Accounts Management, and more. CFMS 2.0 also integrates with the Public Finance Management System (PFMS) and RBI's e-Kuber system, facilitating just-in-time bill processing through SNA SPARSH.

[www.bpscpathshala.com](http://www.bpscpathshala.com)

#### **CHAPTER-VIII : POWER SECTOR**

1. The per capita energy consumption in Bihar has risen significantly from 134 kWh in 2011-12 to 374 kWh in 2024-25, highlighting expanding access and demand. The power sector has undergone a strong financial and operational revival, with AT&C losses sharply reduced from 42.99 percent in 2013-14 to 15.54 percent in 2024-25, outperforming the Revamped Distribution Sector Scheme benchmarks. Reflecting this progress, the Discoms of the state have shifted to registering sustained profitability, with earnings climbing from Rs. 215 crore in 2022-23 to Rs. 1959 crore by 2024-25, indicating strengthened fiscal stability and sectoral resilience.
2. Bihar's sustained investment in power infrastructure underscores its commitment to providing reliable and sustainable electricity supply. Grid substations have grown from 45 in 2005 to 175 by 2025, with 16 more underway, while the transmission network has expanded from 5,000 ckm to 21,165 ckm over the same period, alongside an additional 2,369 ckm under construction.
3. Domestic consumers are projected to drive nearly half of the total power demand, which is 47.78 percent as estimated. Agriculture is expected to consume about 16.79 percent, while the remaining 35.43 percent is shared by non-domestic users such as industrial, commercial, and other sectors.

4. The commissioned power capacity of Bihar stands at 11,764 MW, comprising primarily the thermal energy (7,743 MW). Next, solar power is the largest renewable source, contributing 1,922 MW, followed by hydro at 1,356 MW and wind at 699 MW. Bagasse and biomass add a modest 44 MW to the energy mix. Thermal generation remains the backbone of supply, though renewables are steadily expanding their share. Overall, the Power portfolio of the state reflects a balanced progression toward diversified and sustainable energy sources.
5. To address the rising power demand, Bihar is strengthening its transmission network through capacity expansion and system upgrades to ensure reliable interstate and intrastate power flow. The number of grid substations has more than doubled from 80 in 2012-13 to 175 in 2025-26, reflecting an annual growth rate of 6.3 percent. Transformation capacity has similarly expanded 2.5 times, growing from 15,170 MVA to 37,090 MVA over the same period, with a CAGR of 7.5 percent, underscoring sustained investment in transmission infrastructure.
6. DISCOMs of the state have expanded and modernized the distribution network through new substations, upgraded High Tension/Low Tension lines, and IT-enabled operational improvements. Electricity connections grew nearly 5.5 fold from 3.8 million in 2011-12 to over 21 million in 2024-25, averaging 17 percent annual growth. Domestic consumers still dominate at 88.5 percent, though rising commercial and industrial connections signal expanding economic activity. Additionally, Agricultural connections increased by 289 percent since 2018-19, driven by the Mukhyamantri Krishi Vidyut Sambandh Yojana.
7. The power availability in Bihar has expanded significantly, with net generation and purchases rising from 32,071 MU in 2020-21 to 51,192 MU in 2024-25—an increase of 19,121 MU over four years. Higher consumption has driven stronger revenue realization, improving the sector's financial position. The cost coverage has risen from 88.1 percent in 2020-21 to 106 percent in 2024-25, marking a shift toward full cost recovery and fiscal sustainability.

## **CHAPTER-IX : RURAL DEVELOPMENT**

1. In 2024-25, 175.1 lakh job cards were issued, which was 4.8 percent more than that in 2022-23. In Bihar, the share of Scheduled Caste households among those with job cards was 19.9 percent in 2024-25, compared with 17.9 percent in 2023-23.
2. Under MGNREGS, the number of rural connectivity works increased by 9.07 percent, the number of micro-irrigation works increased by 8.02 percent, and the number of water conservation and water harvesting works increased by 6.43 percent in 2024-25.
3. The State government introduced the Abhiyan Basera-2 campaign to provide homestead land to the landless families. A fresh survey identified 1,23,346 landless families in eligible categories, of which 39,405 have received homestead land allocations. The government allocated Rs. 20 crore for homestead land distribution in 2024-25, reinforcing its commitment to inclusive development and addressing rural homelessness comprehensively.



4. In 2025, the State operated 49,434 Public Distribution System (PDS) outlets, representing a slight increase from 2023. Foodgrain allocation and lifting have shown modest growth over five years. Total allocation of wheat and rice increased from 5,413.9 thousand tonnes in 2020-21 to 5,434.5 thousand tonnes in 2024-25.
5. The expenditure of Panchayati Raj Institutions (PRIs) increased substantially from Rs. 7,231.7 crore in 2021-22 to Rs. 8,391.48 crore in 2024-25, a 15.9 percent rise. This growth trajectory demonstrates enhanced resource allocation and strengthened financial management across different tiers of PRI.
6. The State government continuously invests in strengthening Gram Kachaharis. Between 2021-22 and 2024-25, out of 1,30,868 civil cases, 1,22,622 were successfully resolved, and 1,02,771 of 1,09,118 criminal cases were disposed of, reflecting an impressive completion rate of 93.7 percent and 94.2 percent, respectively. In 2024-25, Rs. 161.03 crore was allocated for honorarium to Secretaries and Nyaya Mitras. Further, Rs. 201.00 crore has been allocated for Secretaries and Nyaya Mitras in 2025-26.
7. In Bihar, 7,943 Gram Panchayats have received approval for constructing Panchayat Sarkar Bhawans, of which 2,534 have been completed. For 2025-26, Rs. 762.35 crore was allocated based on the recommendations of the Sixth State Finance Commission, with Rs. 994.13 crore provided under the State Plan.

#### CHAPTER-X : URBAN DEVELOPMENT

1. Stormwater drainage schemes have been implemented in 20 districts. Under the Stormwater Drainage Scheme, the total allocation was Rs. 2,925.27 crore, of which Rs. 1,716.75 crore was released by 2024-25. Similarly, under the *Nala Nirman* head, the total approved amount was Rs. 613.63 crore between 2017 and 2024. The implementation of this scheme is expected to relieve 15,733,360 people living in low-lying areas across 264 municipal bodies in Bihar from the problem of waterlogging.
2. In the first phase of the Vidyut Shavdah Grih Yojana under Saat Nishchay-2 of Atmanirbhar Bihar, permission was granted to construct crematoriums in 41 cities or at major river ghats in district headquarters (excluding Patna). The project's estimated cost was Rs. 248.93 crore as of September 2025.
3. Under the Mukhyamantri Samagra Shahari Vikas Yojana, work has been undertaken to construct and renovate wide, durable, high-quality roads with proper drainage, as well as to build parks, ghats, reservoirs, and other infrastructure in 2024-25. In 2024-25, the State government approved 1,612 schemes worth Rs. 1,261.83 crore. For 2025-26, the State government has allocated Rs. 830.07 crore to implement 1,587 schemes.
4. Under the Atal Mission for Rejuvenation and Urban Transformation (AMRUT), the State government supplied piped tap water to 24.98 lakh households. Under the Mukhyamantri Shahri Peyajal Nishchay Yojana, the State government has approved Rs. 66.00 crore to implement 125 water supply schemes across various municipal bodies in the state for 2025-26.

5. The Deen Dayal Jan Aajeevika Yojana (Urban) has five components: Community-Led Institution Development (CLID); Financial Inclusion and Enterprise Development (FIED); Social Infrastructure; Convergence; and Innovation and Special Projects (I&SP). The Central government has chosen Patna as a pilot site, and Rs. 100.00 crore has been allocated for 2025-26.
6. Under the Pradhan Mantri Awas Yojana, houses for 2,64,604 families have been approved in the state. To date, pucca houses have been constructed for 1,63,630 families, with the remaining houses targeted for completion by December 2025. The total project cost is Rs. 5,292.08 crore, including a Central share of Rs. 3,969.06 crore and a State share of Rs. 1,323.02 crore.
7. Under the Pradhan Mantri Awas Yojana 2.0, as of September 2025, 6,89,236 applications were received, and 1,53,790 houses approved. The total cost of the approved projects is Rs. 3,844.75 crore, of which the Central share is Rs. 2,306.85 crore and the State share is Rs. 1,537.90 crore.
8. In 2024-25, the National Mission for Clean Ganga primarily provided financial support for sewerage networks and the interception and diversion of drainage systems, including sewage treatment plants (STPs). The sanctioned amount for these projects was Rs. 1,210.40 crore.
9. In the first phase of the Patna Metro Rail Project, a total amount of Rs. 13,365.77 crore has been approved for the completion of work on two corridors: (1) East-West Corridor – Danapur to Mithapur via Patna Railway Station, and (2) North-South Corridor – Patna Railway Station to Patliputra Bus Terminal via Gandhi Maidan and PMCH (Patna Medical College and Hospital). The total track length is 32.50 km, comprising 13.91 km of elevated and 18.59 km of underground sections, with a total of 24 proposed stations.
10. In 2024-25, the total budget allocation for the Department of Urban Development and Housing was Rs. 5,274.9 crore, and the total expenditure was Rs. 3,613.8 crore, resulting in a utilisation rate of 68.5 percent.
11. Over the years, property tax collection has been increasing. In 2020-21, the total property tax collected was Rs. 191.10 crore, registering an annual growth rate of 7.4 percent. By 2024-25, property tax collection had increased to Rs. 407.54 crore, reflecting an annual growth rate of 17.2 percent.

## **CHAPTER - XI : FINANCIAL INSTITUTIONS**

1. Financial institutions in Bihar have undergone significant modernisation, marked by expansion of physical infrastructure and rapid adoption of digital technologies. This shift allows the banks to reach a wider population, including those even in the remote villages of Bihar, while keeping operational costs low.



2. While the Bank branches have continued to grow at a steady pace, strengthening the state's foundational banking network, the Customer Service Points (CSPs) have expanded rapidly, signalling deeper financial inclusion across rural and previously underserved areas.
3. Customer Service Points (CSPs) have emerged as the foundation of last-mile connectivity in banking services in the state, providing low-cost, high-reach services in rural and semi-urban areas. The number of CSPs in Bihar has increased from 31,095 in 2021 to 53,041 in 2025, and the number of point-of-sale (POS) terminals grew by 261 percent during this period. These trends indicate a significant shift toward digital payments and enhanced financial inclusion. Commercial banks have played a leading role in driving this transformation in the state.
4. Although the Bihar's banking network remains rural-oriented, with 3,747 rural branches as of March 31, 2025, its share has declined from 48.6 percent as of March 31, 2021, to 45.1 percent as of March 31, 2025, reflecting balanced expansion across geographies and growing demand in semi-urban and urban centres. The number of Semi-urban branches grew from 2,327 as of March 31, 2021, to 2,716 as of March 31, 2025, while the number of urban branches rose from 1,615 to 1,841 during this period.
5. As of March 31, 2025, banks in Bihar reported deposits totalling Rs. 5.69 lakh crore and credit amounting to Rs. 3.04 lakh crore, resulting in a credit-deposit (CD) ratio of 53.5 percent. The Credit-GSDP ratio in Bihar has increased steadily over the past five years, rising from 30.9 percent in 2020-21 to 37.9 percent in 2024-25. This upward trend indicates that credit availability has grown faster than the state economy.
6. The percentage of Non-Performing Assets (NPA) of banks in Bihar has declined significantly over the past five years, from 11.8 percent in 2020-21 to 7.6 percent in 2024-25. During the last five years, Commercial banks have improved their NPAs from 10.2 percent in 2020-21 to 6.0 percent in 2024-25. Regional Rural Banks (RRBs) in the state have also made progress, with NPAs falling from 28.1 percent to 21.4 percent.

## **CHAPTER-XII : HUMAN DEVELOPMENT**

1. The state has made substantial progress in the social sector, underscoring inclusive economic growth. Over the past 19 years, expenditure on social services increased steadily, rising more than fivefold in the first decade and over fifteenfold between 2005-06 and 2024-25. Spending on health and education also grew significantly, by 14.8 times and 13.2 times respectively. Overall, per capita expenditure on social services and per capita development expenditure increased more than ninefold during this period.
2. The Life Expectancy at Birth in Bihar for 2019-23 was 68.9 and 69.7 years for males and females, respectively. The increase in life expectancy has been 1.6 years for males and 1.7 years for females over 2009-2013. The life expectancy in 2019-2023 has increased by 1.6 years in rural areas and 1.3 years in urban areas compared to 2009-2013. It should also be noted that between 2017 and 2023, the IMR in Bihar reduced by 12 points from 35 to 23.

3. To improve service delivery, the State has recently undertaken several operational reforms across government hospitals. The average monthly visits in hospitals increased from 9517 in 2019 to 11900 in 2024, marking a 25 percent rise. Similarly, outpatient visits have shown a modest improvement, rising 1.2 times from 312 visits per day in 2019–20 to 388 in 2024–25.
4. Bihar has shown notable progress in MMR which declined from 312 deaths per lakh live births in 2004–06 to 104 in 2021–23—a reduction of 208 points. Between 2020–21 and 2024–25, the number of institutional deliveries in Bihar under Janani Suraksha Yojana increased from 15.77 lakh to 16.17 lakh, registering a growth of 2.54 percent.
5. In 2024–25, the total enrolment at the elementary level schools is 159.22 lakh, of which 80.87 lakh are boys and 78.35 lakh are girls. The total enrolment at secondary and higher secondary levels stands at 27.54 lakh and 20.33 lakh, respectively. The enrolment of SC and ST students also shows positive trends. The remarkable factor is the decline in the gender gap in all categories of students. On the other hand, the drop-out rate at the secondary level has fallen sharply by 13.56 percentage points between 2021–22 and 2024–25. Notably, during this period, the decline in drop-out rates among girls has been even greater than that among boys.
6. The Pink Bus initiative of the state provides safe, reliable and women-only public transport across six districts—Patna, Muzaffarpur, Bhagalpur, Darbhanga, Purnia and Gaya. A fleet of 100 CNG-powered pink buses offer secure and affordable travel for female passengers, especially students and working women.

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### CHAPTER-XIII : CHILD DEVELOPMENT

1. Bihar started preparing child budget since 2013–14. There has been a steady rise in child budget allocations over the past seven years. From 2017–18 to 2023–24, the expenditure on children grew at a compound annual rate of 17.5 percent. During this period, the per capita spending also increased significantly, rising 2.7 times from Rs. 3,437 in 2017–18 to Rs. 9,271 in 2023–24.
2. Bihar has consistently increased investments in Anganwadi services, recognising their importance for child and maternal nutrition. The Anganwadi Services budget rose from Rs. 1,735.7 crore in 2019–20 to Rs. 2,648.47 crore in 2024–25, reflecting an annual increase of about 9.3 percent. The nutrition-specific allocations under Anganwadi Services have increased from Rs. 1,791.89 crore to Rs. 2,756.13 crore, growing at 6.2 percent per year.
3. Bihar is constructing one playground each in its 8,053 Gram Panchayats under MGNREGS, to expand sports access for rural youth, including girls. Three types of grounds—large, medium, and small—will be built based on land availability, with construction costs ranging from Rs. 8.28 lakh to Rs. 9.94 lakh and facilities for multiple sports.
4. Bihar's Mukhyamantri School Safety Programme strengthens disaster-resilient learning environments through annual "Safe Saturday" activities, safety-focused School Development Plans, and integration of Disaster Management in textbooks and training modules. In 2025, safety orientation was provided to 4,363 school teachers and 1,005 Madrasa teachers, with training costs of Rs. 2.62 crore and Rs. 0.45 crore, respectively.



## CHAPTER-XIV : ENVIRONMENT, CLIMATE CHANGE AND DISASTER MANAGEMENT

1. The Ganges bisects the fertile plains, fed by over a dozen domestic and international rivers. In spite of boasting a rich loamy soil, Bihar's geography makes it highly vulnerable to floods, droughts, and seismic activity. Between 2011 and 2025, the state's mean annual rainfall was 992.4 mm, while the annual average temperature was 23.6°C. Climate change disproportionately impacts the poor and the agricultural sector, leading the state to prioritize adaptation through its advanced State Action Plan on Climate Change (SAPCC). Consequently, dedicated sustainability efforts are successfully expanding the state's green cover to mitigate these environmental risks.
2. The forestry and logging sector provides livelihood for a significant portion of the state's population, especially SC and ST communities. Between 2011-12 and 2024-25, Bihar's forestry and logging sector achieved a notable 10.6 percent CAGR at current prices. Total value rose from Rs. 4187 crore to Rs. 15,139 crore during this period. By 2024-25, the sector accounted for approximately 7.0 percent of the agricultural GSVA and nearly 2 percent of the state's total GSVA.
3. As a national leader in climate financing, Bihar has institutionalized its commitment to achieving environmental sustainability through its Green Budgeting initiative. The expenditures dedicated to climate adaptation and mitigation have surged more than fourfold, from Rs. 3308 crore in 2020-21 to Rs. 16,880 crore in the 2023-24.
4. Since 2011, Bihar has seen a consistent expansion of its ecological footprint. The total area under forest and tree cover grew from 9214 sq. km to 9903 sq. km by 2023, reflecting a net gain of 689 sq. km. The state has maintained a steady upward trajectory in reaching its highest recorded green cover over a decade. The state's total forest area expanded from 6,845 sq. km to 7532 sq. km during this period. Notably, Very Dense Forest (VDF)—the highest quality canopy—saw a significant proportional increase, rising from 231 sq. km to 387 sq. km, indicating successful conservation within the core protected areas.
5. Under the *Jal-Jeevan-Hariyali Abhiyan*, leveraging agro-forestry initiatives and partnerships with *Jeevika Didis* and local farmers, the state has established a robust network of 246 nurseries that are capable of producing nearly 10 crore plants annually.
6. The Bihar State Pollution Control Board (BSPCB) monitors ambient air quality through 35 Continuous Ambient Air Quality Monitoring Stations (CAAQMS) located across 23 districts. Patna hosts 6 stations, Muzaffarpur and Gaya 3 each, and Bhagalpur 2. All stations are integrated with the National Ambient Air Quality Monitoring Network through the CPCB server and are accessible on the BSPCB website, enhancing transparency. BSPCB also plans to extend its real-time monitoring facility to the remaining 15 districts.
7. The BSPCB conducts fortnightly monitoring of the Ganga at 34 locations and monthly assessments of its tributaries and ponds at 70 sites. The Board also monitors industrial effluents and sewage from Sewage Treatment Plants. A total of 2937 water, effluent and sewage samples from different sources was collected by the Board during 2024-25

8. Situated in the Gangetic Plains, the state is nourished by major rivers such as the Ganga, Gandak, Kosi, and Sone, along with the Phalgu, Punpun, Sakari, and Chanan. As of 2024–25, Bihar’s surface water infrastructure includes 968 canals, 14,927 tubewells, 654 tanks (including ahar-pyne systems, ponds, and check dams), and 26 reservoirs, reflecting a substantial foundation for water management and utilisation. Of the 604 schemes targeted by the Water Resources Department, 597 have been completed, restoring irrigation potential over 118,578 hectares. Additionally, 774 more schemes were sanctioned, of which 745 have been completed, creating or restoring irrigation potential across 4.99 lakh hectares.
  9. Nearly all districts face risk from major disasters such as floods, earthquakes, cyclones, droughts, and fires, with some regions experiencing multiple hazards simultaneously, reflecting the state’s true multi-hazard profile. During 2024-25, Rs. 1530.48 crore was allocated for disaster management, supported by dedicated disaster risk reduction and risk management guidelines.
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