

**Table No. 5.9 - District-Wise Classification of Outstanding Credit of
Scheduled Commercial Banks According to Occupation - March
1998 (Part 12 of 25a)**

EASTERN REGION		STATE : BIHAR				(Amount in Rupees Thousand)			
OCCUPATION		ARARIA		AURANGABAD		BANKA		BEGUSARAI	
		No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
		1	2	3	4	5	6	7	8
I. AGRICULTURE		25,459	24,33,06	21,850	24,97,13	29,575	22,35,81	24,797	28,09,07
1.	Direct Finance	25,449	24,28,29	21,688	24,08,63	29,276	20,62,75	24,356	26,60,31
2.	Indirect Finance	10	4,77	162	88,50	299	1,73,06	441	1,48,76
II. INDUSTRY		7,301	8,89,95	16,344	10,73,04	5,613	4,40,47	3,280	22,33,13
1.	Mining & Quarrying	5	2,44	4	2,00	10	5,48	4	18,96
2.	Manufacturing & Processing	7,294	8,85,22	16,340	10,71,04	5,603	4,34,99	3,245	21,60,15
3.	Electricity, Gas & Water	1	38	-	-	-	-	5	3,77
4.	Construction	1	1,91	-	-	-	-	26	50,25
III. TRANSPORT OPERATORS		3,963	4,21,75	1,537	3,28,88	1,485	1,67,02	4,139	5,20,66
IV. PROFESSIONAL AND OTHER SERVICES		1,039	87,87	1,944	2,71,47	3,625	2,79,56	5,094	4,59,00
V. PERSONAL LOANS		5,028	8,30,36	8,458	10,94,95	3,857	4,80,41	9,413	16,56,86
1.	Loans for Purchase of Consumer Durables	147	34,87	189	13,73	212	24,12	228	36,60
2.	Loans for Housing	1,022	3,13,66	828	2,30,21	289	1,39,13	674	3,33,71
3.	Rest of the Personal Loans	3,859	4,81,83	7,441	8,51,01	3,356	3,17,16	8,511	12,86,55
VI. TRADE		16,709	17,27,21	22,165	15,37,39	14,572	12,00,47	19,359	21,47,60
1.	Wholesale Trade	1,015	4,25,76	613	71,21	432	29,33	312	2,43,55
2.	Retail Trade	15,694	13,01,45	21,552	14,66,18	14,140	11,71,14	19,047	19,04,05
VII. FINANCE		-	-	-	-	-	-	11	12,12
VIII. ALL OTHERS		3,827	2,49,02	4,838	4,12,63	2,273	1,78,22	8,265	7,16,80
TOTAL BANK CREDIT		63,326	66,39,22	77,136	72,15,49	61,000	49,81,96	74,358	105,55,24
OF	1. Artisans & Village Industries	5,126	2,22,89	12,897	5,30,96	4,590	2,67,08	1,321	2,03,29
WHICH:	2. Other Small Scale Industries	1,876	4,67,90	2,235	3,56,58	927	1,43,51	1,556	10,98,76

OCCUPATION		BHABUA		BHAGALPUR		BHOJPUR		BOKARO	
		No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
		9	10	11	12	13	14	15	16
I. AGRICULTURE		20,512	22,51,22	39,633	53,09,22	31,575	32,39,55	17,506	14,43,45
1.	Direct Finance	20,310	22,04,27	39,205	50,17,97	31,356	31,64,92	16,898	10,97,19
2.	Indirect Finance	202	46,95	428	2,91,25	219	74,63	608	3,46,26
II. INDUSTRY		9,958	10,10,70	7,469	26,86,00	10,836	17,66,77	3,692	305,91,99
1.	Mining & Quarrying	-	-	6	4,72	27	24,58	72	89,68
2.	Manufacturing & Processing	9,958	10,10,70	7,455	26,76,81	10,802	17,36,48	3,576	304,67,88
3.	Electricity, Gas & Water	-	-	2	65	4	3,16	1	2,10
4.	Construction	-	-	6	3,82	3	2,55	43	32,33
III. TRANSPORT OPERATORS		1,129	1,82,96	2,800	4,38,60	4,158	8,42,06	3,770	14,36,84
IV. PROFESSIONAL AND OTHER SERVICES		1,565	86,39	7,918	11,13,36	1,257	2,13,09	5,740	9,02,23
V. PERSONAL LOANS		4,058	5,58,54	14,717	30,64,48	12,011	19,38,67	21,967	37,85,81
1.	Loans for Purchase of Consumer Durables	118	4,16	1,127	1,50,06	239	41,64	1,923	2,99,29
2.	Loans for Housing	123	52,48	3,742	13,93,58	730	6,46,94	586	2,09,23
3.	Rest of the Personal Loans	3,817	5,01,90	9,848	15,20,84	11,042	12,50,09	19,458	32,77,29
VI. TRADE		17,260	13,75,64	23,435	31,41,32	33,723	34,23,78	18,959	37,61,91
1.	Wholesale Trade	883	80,34	1,473	7,41,45	832	4,91,00	564	5,51,74
2.	Retail Trade	16,377	12,95,30	21,962	23,99,87	32,891	29,32,78	18,395	32,10,17
VII. FINANCE		-	-	2	41,02	2	1,97,84	7	2,32,73
VIII. ALL OTHERS		2,919	3,34,64	5,826	5,97,81	6,781	7,71,23	4,171	7,70,17
TOTAL BANK CREDIT		57,401	58,00,09	1,01,805	163,91,81	1,00,343	123,92,99	75,812	429,25,13

OF	1. Artisans & Village Industries	8,187	5,25,82	3,623	4,35,81	8,689	4,62,26	1,763	4,40,88
WHICH:	2. Other Small Scale Industries	1,516	4,12,24	2,889	14,69,97	1,672	9,03,70	1,324	12,77,47

OCCUPATION		BUXAR		CHATRA		DARBHANGA		DEOGHAR	
		No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
		17	18	19	20	21	22	23	24
I.	AGRICULTURE	22,461	19,32,69	15,513	10,12,05	33,228	28,47,14	31,602	17,39,28
	1. Direct Finance	22,368	18,71,51	15,432	9,80,57	32,785	26,10,40	31,455	16,75,16
	2. Indirect Finance	93	61,18	81	31,48	443	2,36,74	147	64,12
II.	INDUSTRY	11,450	9,56,21	1,533	1,47,64	9,425	19,46,63	7,305	23,49,07
	1. Mining & Quarrying	1	1,22	1	1,75	8	17,39	8	85,57
	2. Manufacturing & Processing	11,449	9,54,99	1,532	1,45,89	9,409	19,24,79	7,290	22,53,76
	3. Electricity, Gas & Water	-	-	-	-	5	2,01	-	-
	4. Construction	-	-	-	-	3	2,44	7	9,74
III.	TRANSPORT OPERATORS	3,926	4,41,04	448	1,01,71	6,007	5,49,81	3,195	5,29,65
IV.	PROFESSIONAL AND OTHER SERVICES	1,227	2,37,41	1,292	1,06,95	7,385	9,06,38	1,548	1,72,22
V.	PERSONAL LOANS	6,286	7,36,74	2,595	3,59,95	13,953	30,96,20	11,666	18,82,76
	1. Loans for Purchase of Consumer Durables	752	50,10	34	3,94	858	1,14,98	1,258	1,58,15
	2. Loans for Housing	132	63,89	80	27,34	1,474	10,94,45	1,850	6,78,74
	3. Rest of the Personal Loans	5,402	6,22,75	2,481	3,28,67	11,621	18,86,77	8,558	10,45,87
VI.	TRADE	25,154	23,31,68	4,002	3,59,11	22,673	27,94,67	14,532	13,40,09
	1. Wholesale Trade	242	29,56	286	27,02	403	1,84,24	159	1,57,83
	2. Retail Trade	24,912	23,02,12	3,716	3,32,09	22,270	26,10,43	14,373	11,82,26
VII.	FINANCE	-	-	-	-	5	3,15	3	12,12
VIII. ALL OTHERS		2,451	2,08,21	330	26,31	7,073	6,43,93	1,976	2,15,35
TOTAL BANK CREDIT		72,955	68,43,98	25,713	21,13,72	99,749	127,87,91	71,827	82,40,54
OF	1. Artisans & Village Industries	9,579	5,87,87	911	79,52	5,321	2,90,16	4,712	2,73,43
WHICH:	2. Other Small Scale Industries	1,793	2,86,56	575	48,40	3,021	8,43,62	1,892	11,96,08

OCCUPATION		DHANBAD		DUMKA		GARHWA		GAYA	
		No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
		25	26	27	28	29	30	31	32
I.	AGRICULTURE	11,406	13,82,34	58,077	25,55,48	27,085	16,86,64	57,820	34,04,78
	1. Direct Finance	11,155	13,28,83	57,798	24,86,42	26,644	15,66,12	57,634	32,64,32
	2. Indirect Finance	251	53,51	279	69,06	441	1,20,52	186	1,40,46
II.	INDUSTRY	4,683	151,59,76	9,630	6,83,78	1,978	3,26,12	16,024	24,31,30
	1. Mining & Quarrying	106	34,70,19	27	29,21	-	-	39	45,54
	2. Manufacturing & Processing	4,445	110,14,39	9,601	6,53,31	1,978	3,26,12	15,965	23,69,84
	3. Electricity, Gas & Water	14	90,07	1	42	-	-	3	2,39
	4. Construction	118	5,85,11	1	84	-	-	17	13,53
III.	TRANSPORT OPERATORS	2,473	14,85,15	1,942	2,62,52	330	1,33,35	5,743	12,48,68
IV.	PROFESSIONAL AND OTHER SERVICES	4,975	32,82,38	1,172	1,30,74	601	1,95,12	7,650	12,48,28
V.	PERSONAL LOANS	26,733	59,22,59	8,830	9,54,75	2,230	2,94,72	21,726	42,46,37
	1. Loans for Purchase of Consumer Durables	1,678	2,59,12	781	81,05	19	2,49	1,581	2,14,46
	2. Loans for Housing	1,655	7,44,55	294	2,34,34	29	17,50	1,442	11,51,02
	3. Rest of the Personal Loans	23,400	49,18,92	7,755	6,39,36	2,182	2,74,73	18,703	28,80,89
VI.	TRADE	12,202	47,31,63	15,254	11,83,57	4,988	5,18,61	44,028	37,49,43
	1. Wholesale Trade	506	18,01,28	771	1,53,43	238	16,00	1,074	4,31,29
	2. Retail Trade	11,696	29,30,35	14,483	10,30,14	4,750	5,02,61	42,954	33,18,14
VII.	FINANCE	17	22,44	23	1,22,70	1	7,71	3	1,01,18
VIII.	ALL OTHERS	6,386	15,54,36	2,806	1,35,33	635	44,49	9,775	9,26,83
TOTAL BANK CREDIT		68,875	335,40,65	97,734	60,28,87	37,848	32,06,76	1,62,769	173,56,85
OF	1. Artisans & Village Industries	1,243	1,99,30	7,297	3,05,59	676	45,74	12,552	6,42,00
WHICH:	2. Other Small Scale Industries	2,219	46,94,56	1,503	2,61,31	1,144	1,24,42	2,560	11,13,55

OCCUPATION	GIRIDIH		GODDA		GOPALGANJ		GUMLA	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
	33	34	35	36	37	38	39	40
I. AGRICULTURE	22,993	21,22,61	23,836	14,50,81	32,298	18,68,20	44,929	21,53,02
1. Direct Finance	21,646	18,58,85	23,361	13,51,28	32,178	17,80,86	44,869	20,73,17
2. Indirect Finance	1,347	2,63,76	475	99,53	120	87,34	60	79,85
II. INDUSTRY	7,995	22,12,85	5,818	5,25,41	11,805	17,17,98	5,190	3,44,89
1. Mining & Quarrying	22	99,88	7	4,23	7	5,31	4	4,01
2. Manufacturing & Processing	7,964	21,00,27	5,811	5,21,18	11,796	17,09,67	5,183	3,36,66
3. Electricity, Gas & Water	-	-	-	-	-	-	1	1,29
4. Construction	9	12,70	-	-	2	3,00	2	2,93
III. TRANSPORT OPERATORS	2,211	6,98,54	1,686	1,77,67	1,277	1,85,43	1,265	3,37,61
IV. PROFESSIONAL AND OTHER SERVICES	5,823	4,71,60	1,152	71,14	6,846	3,34,74	6,218	3,71,16
V. PERSONAL LOANS	11,651	19,99,90	6,998	7,40,38	5,626	7,85,15	4,115	6,51,33
1. Loans for Purchase of Consumer Durables	1,474	2,07,02	1,112	1,59,67	143	17,54	146	22,57
2. Loans for Housing	690	3,83,91	125	26,39	190	1,57,76	227	1,29,59
3. Rest of the Personal Loans	9,487	14,08,97	5,761	5,54,32	5,293	6,09,85	3,742	4,99,17
VI. TRADE	17,274	30,17,46	9,868	8,82,94	19,144	30,30,81	23,616	14,12,35
1. Wholesale Trade	479	9,32,05	1,171	1,62,32	504	13,24,41	1,415	84,96
2. Retail Trade	16,795	20,85,41	8,697	7,20,62	18,640	17,06,40	22,201	13,27,39
VII. FINANCE	4	45,45	-	-	2	32	-	-
VIII. ALL OTHERS	2,642	2,92,03	881	65,76	4,111	3,08,20	2,300	1,37,78
TOTAL BANK CREDIT	70,593	108,60,44	50,239	39,14,11	81,109	82,30,83	87,633	54,08,14
OF WHICH:								
1. Artisans & Village Industries	4,961	3,65,48	3,853	2,00,06	8,158	3,72,81	3,083	1,18,43
2. Other Small Scale Industries	2,316	12,07,50	1,348	2,01,20	1,246	3,63,19	1,824	1,85,70

OCCUPATION	HAZARIBAGH		JAMUI		JEHANABAD		KATIHAR	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
	41	42	43	44	45	46	47	48
I. AGRICULTURE	30,486	23,50,43	19,537	14,69,85	30,049	17,67,49	31,712	37,76,74
1. Direct Finance	30,353	22,24,21	19,439	13,98,97	29,855	17,11,54	31,220	36,96,88
2. Indirect Finance	133	1,26,22	98	70,88	194	55,95	492	79,86
II. INDUSTRY	4,366	23,06,15	3,650	6,44,36	7,718	9,87,62	8,512	13,06,01
1. Mining & Quarrying	40	1,23,30	5	4,64	9	14,00	1	14,94
2. Manufacturing & Processing	4,297	21,35,01	3,643	6,37,74	7,709	9,73,62	8,501	12,84,16
3. Electricity, Gas & Water	12	8,28	1	99	-	-	7	6,27
4. Construction	17	39,56	1	99	-	-	3	64
III. TRANSPORT OPERATORS	2,773	15,95,76	2,016	2,02,76	1,789	3,87,33	3,501	3,50,71
IV. PROFESSIONAL AND OTHER SERVICES	4,507	6,32,39	1,585	1,46,32	1,585	2,22,91	1,306	1,60,48
V. PERSONAL LOANS	16,235	35,54,98	6,449	6,12,09	5,555	6,84,92	6,000	12,05,82
1. Loans for Purchase of Consumer Durables	1,628	2,27,83	203	34,45	121	21,42	171	30,52
2. Loans for Housing	1,390	5,49,47	259	93,97	750	1,97,85	562	3,81,83
3. Rest of the Personal Loans	13,217	27,77,68	5,987	4,83,67	4,684	4,65,65	5,267	7,93,47
VI. TRADE	11,195	22,55,10	12,376	10,65,84	20,301	14,22,15	18,249	22,35,31
1. Wholesale Trade	429	2,74,59	220	27,47	605	80,51	3,828	7,39,34
2. Retail Trade	10,766	19,80,51	12,156	10,38,37	19,696	13,41,64	14,421	14,95,97
VII. FINANCE	68	1,30,68	-	-	2	40,14	37	22,55
VIII. ALL OTHERS	5,915	11,28,44	1,039	83,81	3,900	2,06,42	1,536	1,46,26
TOTAL BANK CREDIT	75,545	139,53,93	46,652	42,25,03	70,899	57,18,98	70,853	92,03,88
OF WHICH:								
1. Artisans & Village Industries	1,525	1,72,22	2,366	2,40,46	4,385	2,53,52	4,519	3,15,08
2. Other Small Scale Industries	2,198	10,54,10	975	2,12,10	2,596	5,45,56	2,835	6,72,53

OCCUPATION	KHAGARIA		KISHANGANJ		KODERMA		LAKHISARAI	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing

	49	50	51	52	53	54	55	56
I. AGRICULTURE	21,010	20,27,10	17,054	13,37,51	5,259	3,98,45	10,902	9,70,55
1. Direct Finance	20,971	19,99,37	16,297	12,34,15	5,205	3,85,60	10,887	9,57,76
2. Indirect Finance	39	27,73	757	1,03,36	54	12,85	15	12,79
II. INDUSTRY	3,777	4,76,04	4,823	3,44,54	1,338	2,63,01	1,710	4,16,67
1. Mining & Quarrying	15	6,10	1	40	31	73,35	-	-
2. Manufacturing & Processing	3,762	4,69,94	4,822	3,44,14	1,303	1,86,36	1,710	4,16,67
3. Electricity, Gas & Water	-	-	-	-	-	-	-	-
4. Construction	-	-	-	-	4	3,30	-	-
III. TRANSPORT OPERATORS	2,604	2,10,02	3,221	1,98,27	925	2,51,65	1,507	1,08,95
IV. PROFESSIONAL AND OTHER SERVICES	1,484	94,09	1,326	1,06,68	1,258	1,65,79	1,195	75,86
V. PERSONAL LOANS	1,989	3,73,30	2,489	3,00,17	4,538	8,47,66	2,750	3,60,63
1. Loans for Purchase of Consumer Durables	53	7,71	49	10,44	140	19,58	590	69,62
2. Loans for Housing	61	42,33	253	1,00,73	292	1,06,35	119	47,05
3. Rest of the Personal Loans	1,875	3,23,26	2,187	1,89,00	4,106	7,21,73	2,041	2,43,96
VI. TRADE	10,669	11,60,05	10,279	7,74,03	3,148	4,20,14	6,484	5,75,72
1. Wholesale Trade	1,097	98,55	1,768	2,22,45	129	48,65	181	15,83
2. Retail Trade	9,572	10,61,50	8,511	5,51,58	3,019	3,71,49	6,303	5,59,89
VII. FINANCE	1	2,00	-	-	2	1,00,19	-	-
VIII. ALL OTHERS	515	1,14,93	2,104	89,04	1,397	1,45,72	1,129	83,28
TOTAL BANK CREDIT	42,049	44,57,53	41,296	31,50,24	17,865	25,92,61	25,677	25,91,66
OF WHICH:								
1. Artisans & Village Industries	1,894	1,43,44	3,648	1,19,99	440	27,31	727	65,25
2. Other Small Scale Industries	807	2,23,03	1,112	1,97,99	426	1,34,11	675	3,19,24