

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

EASTERN REGION		STATE : BIHAR				(Amount in Rupees Thousand)			
OCCUPATION		LOHARDAGGA		MADHEPURA		MADHUBANI		MUNGER	
		No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
		57	58	59	60	61	62	63	64
I.	AGRICULTURE	16,537	8,45,48	24,408	22,48,50	55,953	31,77,61	16,396	20,13,83
	1. Direct Finance	16,504	8,01,39	24,327	21,70,36	55,251	29,45,32	16,221	18,88,54
	2. Indirect Finance	33	44,09	81	78,14	702	2,32,29	175	1,25,29
II.	INDUSTRY	1,315	2,40,31	5,547	9,32,45	14,886	13,15,35	3,880	11,38,04
	1. Mining & Quarrying	5	9,21	14	20,59	13	6,66	16	16,79
	2. Manufacturing & Processing	1,308	2,30,08	5,531	9,11,17	14,869	13,04,81	3,855	10,84,30
	3. Electricity, Gas & Water	-	-	1	19	-	-	-	-
	4. Construction	2	1,02	1	50	4	3,88	9	36,95
III.	TRANSPORT OPERATORS	316	1,46,07	3,817	3,06,24	11,362	5,05,98	3,641	8,54,90
IV.	PROFESSIONAL AND OTHER SERVICES	1,301	1,28,13	1,207	1,55,12	8,956	6,98,53	1,728	2,20,99
V.	PERSONAL LOANS	1,662	2,85,67	2,687	4,07,76	19,930	17,45,45	8,827	16,77,53
	1. Loans for Purchase of Consumer Durables	85	13,94	98	18,09	337	56,42	1,405	2,12,97
	2. Loans for Housing	86	62,00	67	68,72	886	5,40,85	699	4,65,67
	3. Rest of the Personal Loans	1,491	2,09,73	2,522	3,20,95	18,707	11,48,18	6,723	9,98,89
VI.	TRADE	3,523	3,28,02	20,635	21,67,67	30,680	21,18,32	15,168	18,87,98
	1. Wholesale Trade	309	25,01	3,942	5,42,04	222	1,96,83	234	2,82,75
	2. Retail Trade	3,214	3,03,01	16,693	16,25,63	30,458	19,21,49	14,934	16,05,23
VII.	FINANCE	3	1,01	1	48	18	18,32	3	2,65
VIII.	ALL OTHERS	260	19,84	314	33,11	12,123	5,62,37	1,934	2,19,62
TOTAL BANK CREDIT		24,917	19,94,53	58,616	62,51,33	1,53,908	101,41,93	51,577	80,15,54
OF WHICH:	1. Artisans & Village Industries	706	58,62	2,604	1,87,61	11,415	4,60,51	1,849	2,69,46
	2. Other Small Scale Industries	542	1,41,44	1,988	6,03,08	2,613	6,20,70	1,530	5,62,31

OCCUPATION		MUZAFFARPUR		NALANDA		NAWADA		PAKUR	
		No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
		Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
		65	66	67	68	69	70	71	72
I.	AGRICULTURE	29,531	36,08,60	50,825	34,74,55	38,864	23,15,95	18,048	7,60,62
	1. Direct Finance	28,828	32,38,82	50,634	33,77,04	38,832	22,87,51	17,796	7,46,09
	2. Indirect Finance	703	3,69,78	191	97,51	32	28,44	252	14,53
II.	INDUSTRY	13,738	32,24,59	10,989	17,11,48	14,565	13,72,02	4,876	1,99,10
	1. Mining & Quarrying	19	23,19	11	7,99	7	4,67	3	15,97
	2. Manufacturing & Processing	13,709	31,67,12	10,976	17,02,43	14,558	13,67,35	4,872	1,82,98
	3. Electricity, Gas & Water	4	27,88	2	1,06	-	-	-	-
	4. Construction	6	6,40	-	-	-	-	1	15
III.	TRANSPORT OPERATORS	9,304	11,45,92	7,574	9,06,80	3,711	1,95,96	664	39,85
IV.	PROFESSIONAL AND OTHER SERVICES	5,173	7,23,97	1,144	2,39,14	2,436	1,36,03	232	45,13
V.	PERSONAL LOANS	21,029	54,66,11	9,260	16,19,10	6,187	5,59,54	2,099	1,94,59
	1. Loans for Purchase of Consumer Durables	1,241	2,45,37	451	83,16	146	29,02	362	47,78
	2. Loans for Housing	2,870	22,58,43	313	2,63,48	157	1,06,71	91	14,56
	3. Rest of the Personal Loans	16,918	29,62,31	8,496	12,72,46	5,884	4,23,81	1,646	1,32,25
VI.	TRADE	61,987	69,00,91	16,505	22,36,87	26,592	18,31,98	6,964	4,20,80
	1. Wholesale Trade	729	10,84,29	639	1,92,72	200	1,23,58	214	26,50
	2. Retail Trade	61,258	58,16,62	15,866	20,44,15	26,392	17,08,40	6,750	3,94,30
VII.	FINANCE	6	82,71	3	51,43	-	-	-	-
VIII.	ALL OTHERS	8,766	8,31,77	4,011	4,38,62	3,911	4,12,47	1,731	90,96
TOTAL BANK CREDIT		1,49,534	219,84,58	1,00,311	106,77,99	96,266	68,23,95	34,614	17,51,05
OF WHICH:	1. Artisans & Village Industries	9,092	4,85,40	7,156	6,35,33	10,589	5,91,91	2,737	67,76

2. Other Small Scale Industries	4,026	18,16,43	3,383	8,54,06	3,628	6,26,76	1,715	78,15
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OCCUPATION	PALAMU		PASCHIMI CHAMPARAN		PASCHIMI SINGHBHUM		PATNA	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	73	74	75	76	77	78	79	80
I. AGRICULTURE	36,128	23,16,99	65,621	94,91,51	49,502	23,35,56	29,613	47,71,99
1. Direct Finance	35,819	21,94,58	65,251	51,50,61	49,395	20,33,75	28,411	39,21,84
2. Indirect Finance	309	1,22,41	370	43,40,90	107	3,01,81	1,202	8,50,15
II. INDUSTRY	3,325	9,46,63	5,802	30,03,81	15,028	418,64,04	13,888	349,34,74
1. Mining & Quarrying	15	45,44	3	2,89	45	2,62,93	20	15,60,23
2. Manufacturing & Processing	3,306	8,81,75	5,796	29,98,69	14,949	411,01,31	13,825	329,10,87
3. Electricity, Gas & Water	-	-	-	-	6	45,58	11	35,91
4. Construction	4	19,44	3	2,23	28	4,54,22	32	4,27,73
III. TRANSPORT OPERATORS	1,966	5,66,39	5,091	3,56,52	1,489	14,43,50	7,992	37,37,22
IV. PROFESSIONAL AND OTHER SERVICES	1,652	6,04,41	1,291	3,89,41	7,698	25,44,55	7,390	56,11,89
V. PERSONAL LOANS	11,813	18,73,38	11,561	11,10,53	15,277	37,25,19	56,022	190,19,79
1. Loans for Purchase of Consumer Durables	575	2,48,84	550	51,28	1,050	2,01,05	4,340	9,40,09
2. Loans for Housing	171	2,06,86	281	2,11,74	1,080	8,87,79	7,711	74,17,60
3. Rest of the Personal Loans	11,067	14,17,68	10,730	8,47,51	13,147	26,36,35	43,971	106,62,10
VI. TRADE	14,863	25,96,35	25,308	24,38,61	35,007	32,69,71	33,543	151,64,01
1. Wholesale Trade	1,032	5,22,58	544	1,65,80	1,595	4,60,16	2,523	42,16,16
2. Retail Trade	13,831	20,73,77	24,764	22,72,81	33,412	28,09,55	31,020	109,47,85
VII. FINANCE	14	25,61	2	1,11	20	1,40,15	42	7,54,76
VIII. ALL OTHERS	11,372	4,36,33	3,303	2,18,24	6,028	14,12,08	15,846	36,23,76
TOTAL BANK CREDIT	81,133	93,66,09	1,17,979	170,09,74	1,30,049	567,34,78	1,64,336	876,18,16
OF 1. Artisans & Village Industries	1,568	1,27,16	4,007	2,27,68	10,274	3,34,31	4,246	8,38,28
WHICH: 2. Other Small Scale Industries	1,392	4,94,62	1,325	3,71,40	3,989	63,28,82	7,133	86,04,98

OCCUPATION	PURBI CHAMPARAN		PURBI SINGHBHUM		PURNIA		RANCHI	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	81	82	83	84	85	86	87	88
I. AGRICULTURE	65,962	52,39,75	26,437	13,28,40	32,289	44,85,35	52,456	34,90,72
1. Direct Finance	64,922	46,97,16	26,287	12,59,86	31,988	40,98,53	52,062	32,17,31
2. Indirect Finance	1,040	5,42,59	150	68,54	301	3,86,82	394	2,73,41
II. INDUSTRY	5,296	16,56,61	9,427	198,18,86	7,958	32,22,09	14,329	391,26,09
1. Mining & Quarrying	8	6,87	9	43,23	6	21,91	51	12,66,59
2. Manufacturing & Processing	5,280	16,45,66	9,351	194,77,87	7,922	31,86,68	14,203	372,14,78
3. Electricity, Gas & Water	8	4,08	2	6,23	25	11,43	17	54,46
4. Construction	-	-	65	2,91,53	5	2,07	58	5,90,26
III. TRANSPORT OPERATORS	6,507	7,12,67	3,932	14,28,20	4,539	6,36,80	5,225	18,12,91
IV. PROFESSIONAL AND OTHER SERVICES	2,080	5,23,12	12,257	17,07,91	2,576	8,09,42	10,157	34,95,82
V. PERSONAL LOANS	13,669	20,37,88	32,208	63,84,96	9,449	20,98,23	53,226	96,79,73
1. Loans for Purchase of Consumer Durables	505	80,21	9,266	13,31,29	328	71,93	6,413	10,59,59
2. Loans for Housing	898	6,46,22	1,906	12,28,20	1,739	9,52,51	4,960	20,69,42
3. Rest of the Personal Loans	12,266	13,11,45	21,036	38,25,47	7,382	10,73,79	41,853	65,50,72
VI. TRADE	28,360	28,43,70	26,988	49,01,88	19,735	24,88,29	43,379	89,90,25
1. Wholesale Trade	961	2,97,62	2,028	10,58,60	2,339	6,00,33	3,079	24,29,30
2. Retail Trade	27,399	25,46,08	24,960	38,43,28	17,396	18,87,96	40,300	65,60,95
VII. FINANCE	-	-	22	22,72,55	6	10,88	28	1,95,77
VIII. ALL OTHERS	4,553	5,27,63	17,232	25,81,20	3,012	2,20,70	9,121	67,60,80
TOTAL BANK CREDIT	1,26,427	135,41,36	1,28,503	404,23,96	79,564	139,71,76	1,87,921	735,52,09
OF 1. Artisans & Village Industries	3,157	2,04,20	5,475	2,65,82	4,527	2,17,37	5,809	7,12,09
WHICH: 2. Other Small Scale Industries	1,667	5,00,40	2,937	23,44,90	2,128	9,01,15	6,351	55,23,69

OCCUPATION	ROHTAS		SAHARSA		SAHEBGANJ		SAMASTIPUR	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
	89	90	91	92	93	94	95	96
I. AGRICULTURE	38,072	49,62,82	19,076	26,08,20	24,901	12,66,86	26,525	40,64,90
1. Direct Finance	37,809	48,00,53	18,941	24,42,38	24,434	11,89,72	26,087	34,77,70
2. Indirect Finance	263	1,62,29	135	1,65,82	467	77,14	438	5,87,20
II. INDUSTRY	19,018	24,42,70	7,071	23,85,45	7,034	8,33,19	10,515	21,92,34
1. Mining & Quarrying	110	1,62,39	3	2,99	95	98,44	5	3,45
2. Manufacturing & Processing	18,905	22,77,71	7,058	23,73,62	6,933	5,24,48	10,490	21,77,97
3. Electricity, Gas & Water	-	-	5	5,46	5	2,09,56	13	3,87
4. Construction	3	2,60	5	3,38	1	71	7	7,05
III. TRANSPORT OPERATORS	3,381	5,29,43	2,381	2,23,24	841	91,85	2,833	5,42,64
IV. PROFESSIONAL AND OTHER SERVICES	1,688	3,53,68	2,102	2,90,71	1,036	1,37,40	2,774	6,41,40
V. PERSONAL LOANS	10,740	18,94,03	3,068	8,37,27	3,292	4,94,90	11,886	21,93,50
1. Loans for Purchase of Consumer Durables	167	45,86	108	19,48	683	1,08,14	569	65,75
2. Loans for Housing	408	3,19,07	264	3,14,44	120	1,07,27	516	4,17,64
3. Rest of the Personal Loans	10,165	15,29,10	2,696	5,03,35	2,489	2,79,49	10,801	17,10,11
VI. TRADE	36,999	36,67,08	17,788	16,80,63	9,122	6,95,37	24,115	27,91,77
1. Wholesale Trade	405	1,52,99	2,602	3,19,65	94	31,34	853	2,97,61
2. Retail Trade	36,594	35,14,09	15,186	13,60,98	9,028	6,64,03	23,262	24,94,16
VII. FINANCE	8	11,52	-	-	-	-	4	5,77
VIII. ALL OTHERS	7,689	9,84,76	1,555	1,13,36	1,418	87,89	3,342	2,86,69
TOTAL BANK CREDIT	1,17,595	148,46,02	53,041	81,38,86	47,644	36,07,46	81,994	127,19,01
OF WHICH:								
1. Artisans & Village Industries	14,771	9,42,78	4,540	3,35,83	4,205	1,37,58	6,542	4,80,68
2. Other Small Scale Industries	3,737	10,49,70	1,746	12,01,37	2,446	3,82,83	2,777	8,14,85

OCCUPATION	SARAN		SHEIKHPURA		SHEOHAR		SITAMARHI	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
	97	98	99	100	101	102	103	104
I. AGRICULTURE	51,290	38,43,11	9,381	6,27,38	4,848	2,20,16	37,714	28,74,67
1. Direct Finance	50,493	35,29,43	9,380	6,27,05	4,743	1,97,39	37,508	26,96,16
2. Indirect Finance	797	3,13,68	1	33	105	22,77	206	1,78,51
II. INDUSTRY	13,218	17,93,33	914	1,07,58	1,342	79,74	7,993	15,76,41
1. Mining & Quarrying	32	40,69	-	-	-	-	14	25,17
2. Manufacturing & Processing	13,184	17,52,12	914	1,07,58	1,342	79,74	7,976	15,47,12
3. Electricity, Gas & Water	1	16	-	-	-	-	2	2,05
4. Construction	1	36	-	-	-	-	1	2,07
III. TRANSPORT OPERATORS	5,265	6,88,45	1,140	1,06,75	915	66,59	6,465	5,40,14
IV. PROFESSIONAL AND OTHER SERVICES	5,618	4,49,22	192	23,09	548	34,65	3,239	4,53,88
V. PERSONAL LOANS	11,839	23,22,29	5,778	3,38,62	345	83,04	7,282	15,93,93
1. Loans for Purchase of Consumer Durables	619	78,97	175	10,09	27	6,70	608	1,28,54
2. Loans for Housing	1,921	7,37,99	78	20,22	25	24,86	380	3,48,24
3. Rest of the Personal Loans	9,299	15,05,33	5,525	3,08,31	293	51,48	6,294	11,17,15
VI. TRADE	37,141	36,16,96	4,172	3,73,37	5,692	3,57,26	39,660	30,15,07
1. Wholesale Trade	1,245	4,42,58	127	26,78	13	5,68	1,136	2,41,82
2. Retail Trade	35,896	31,74,38	4,045	3,46,59	5,679	3,51,58	38,524	27,73,25
VII. FINANCE	-	-	-	-	-	-	2	1,81
VIII. ALL OTHERS	2,686	3,73,05	100	8,84	841	42,31	2,214	1,85,10
TOTAL BANK CREDIT	1,27,057	130,86,41	21,677	15,85,63	14,531	8,83,75	1,04,569	102,41,01
OF WHICH:								
1. Artisans & Village Industries	7,509	4,89,75	794	70,33	1,116	27,58	5,844	4,26,43
2. Other Small Scale Industries	4,951	9,64,92	113	33,64	213	47,18	1,822	6,19,17

OCCUPATION	SIWAN		SUPAUL		VAISHALI	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing

	105	106	107	108	109	110
I. AGRICULTURE	22,176	21,94,46	24,273	19,43,19	36,620	24,76,47
1. Direct Finance	21,965	20,91,67	23,914	16,56,33	36,411	23,32,08
2. Indirect Finance	211	1,02,79	359	2,86,86	209	1,44,39
II. INDUSTRY	9,610	12,08,04	9,344	7,04,61	11,801	13,87,56
1. Mining & Quarrying	4	4,41	-	-	5	2,57
2. Manufacturing & Processing	9,603	12,02,73	9,344	7,04,61	11,790	13,82,12
3. Electricity, Gas & Water	2	54	-	-	1	49
4. Construction	1	36	-	-	5	2,38
III. TRANSPORT OPERATORS	2,418	4,36,01	2,198	1,59,81	5,722	7,37,12
IV. PROFESSIONAL AND OTHER SERVICES	1,998	2,44,35	935	1,06,18	4,118	5,44,07
V. PERSONAL LOANS	10,070	20,27,95	3,218	4,78,56	7,239	15,97,87
1. Loans for Purchase of Consumer Durables	518	62,93	194	41,52	185	25,99
2. Loans for Housing	638	4,46,97	310	1,04,33	1,447	6,69,65
3. Rest of the Personal Loans	8,914	15,18,05	2,714	3,32,71	5,607	9,02,23
VI. TRADE	32,580	31,48,33	17,177	13,91,19	42,332	33,75,22
1. Wholesale Trade	192	2,04,73	2,659	2,32,59	714	2,71,92
2. Retail Trade	32,388	29,43,60	14,518	11,58,60	41,618	31,03,30
VII. FINANCE	2	92	1	1,79	-	-
VIII. ALL OTHERS	2,416	5,74,45	1,327	83,22	3,507	2,17,25
TOTAL BANK CREDIT	81,270	98,34,51	58,473	48,68,55	1,11,339	103,35,56
OF WHICH:						
1. Artisans & Village Industries	6,323	3,45,16	6,102	3,50,97	8,580	4,36,74
2. Other Small Scale Industries	2,717	5,67,08	1,938	2,27,80	2,976	7,49,29