

**Table No. 5.9 - District-Wise Classification of Outstanding Credit of
Scheduled Commercial Banks According to Occupation - March
1999 [Part 11 of 22]**

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		25,019	36,70,12	18,132	24,31,03	20,385	22,87,81	20,200	26,48,41
1. Direct Finance		24,929	32,31,99	18,036	23,28,92	20,274	19,86,68	19,174	25,51,32
2. Indirect Finance		90	4,38,13	96	1,02,11	111	3,01,13	1,026	97,09
II. INDUSTRY		6,496	11,66,66	12,018	12,98,58	3,601	5,10,37	3,424	33,22,18
1. Mining & Quarrying		-	-	-	-	-	-	3	16,30
2. Manufacturing & Processing		6,370	11,60,75	12,008	12,88,92	3,601	5,10,37	3,418	33,03,27
3. Electricity, Gas & Water		-	-	-	-	-	-	-	-
4. Construction		126	5,91	10	9,66	-	-	3	2,61
III. TRANSPORT OPERATORS		848	1,87,20	923	4,01,11	771	1,89,64	1,344	3,63,85
IV. PROFESSIONAL AND OTHER SERVICES		703	65,11	1,795	1,00,06	3,214	2,71,92	2,179	2,02,79
V. PERSONAL LOANS		4,944	9,97,28	6,338	12,44,12	3,535	6,66,20	8,918	17,83,20
1. Loans for Purchase of Consumer Durables		132	27,02	165	60,19	309	52,45	409	1,03,54
2. Loans for Housing		408	3,10,87	449	2,85,65	410	1,95,94	707	3,80,20
3. Rest of the Personal Loans		4,404	6,59,39	5,724	8,98,28	2,816	4,17,81	7,802	12,99,46
VI. TRADE		14,002	18,01,92	20,812	16,79,38	17,725	14,73,22	18,876	33,98,80
1. Wholesale Trade		470	3,49,04	265	2,00,10	328	49,43	218	5,45,14
2. Retail Trade		13,532	14,52,88	20,547	14,79,28	17,397	14,23,79	18,658	28,53,66
VII. FINANCE		21	10,97	1	1,40	3	1,11	17	1,96,55
VIII. ALL OTHERS		2,357	3,31,80	1,704	3,01,22	2,166	2,33,98	4,270	10,83,27
TOTAL BANK CREDIT		54,390	82,31,06	61,723	74,56,90	51,400	56,34,25	59,228	129,99,05
OF WHICH: 1. Artisans & Village Industries		3,961	3,51,21	9,242	6,28,29	2,065	2,21,56	1,308	3,26,95
2. Other Small Scale Industries		2,147	4,73,01	2,695	5,64,07	1,335	2,14,87	1,891	13,31,15

		(Amount in Rupees Thousand)							
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		21,451	33,26,43	34,124	51,07,84	29,063	41,24,25	13,051	13,38,91
1. Direct Finance		20,896	32,46,30	33,685	42,61,28	28,930	39,93,00	12,569	11,47,34
2. Indirect Finance		555	80,13	439	8,46,56	133	1,31,25	482	1,91,57
II. INDUSTRY		10,484	13,24,12	9,688	36,40,41	8,445	14,88,18	4,381	783,93,96
1. Mining & Quarrying		-	-	39	4,69,69	-	-	2	29,48
2. Manufacturing & Processing		10,478	13,13,56	9,641	31,68,68	8,389	14,52,20	4,342	782,96,33
3. Electricity, Gas & Water		-	-	-	-	-	-	-	-
4. Construction		6	10,56	8	2,04	56	35,98	37	68,15
III. TRANSPORT OPERATORS		1,687	2,77,65	1,622	5,56,65	3,269	9,32,92	2,348	19,31,48
IV. PROFESSIONAL AND OTHER SERVICES		534	67,54	6,006	7,65,36	1,552	2,67,66	3,377	6,77,28
V. PERSONAL LOANS		3,668	6,99,50	17,440	41,04,36	12,774	28,49,30	20,383	45,70,00
1. Loans for Purchase of Consumer Durables		72	18,33	1,140	3,53,95	442	1,90,18	2,813	6,02,99
2. Loans for Housing		125	64,37	2,259	14,94,05	633	6,72,47	832	4,13,78
3. Rest of the Personal Loans		3,471	6,16,80	14,041	22,56,36	11,699	19,86,65	16,738	35,53,23
VI. TRADE		15,034	13,05,42	21,530	29,23,87	29,486	30,92,45	14,357	39,14,25
1. Wholesale Trade		520	1,01,88	457	2,42,35	1,071	4,22,47	339	11,34,87
2. Retail Trade		14,514	12,03,54	21,073	26,81,52	28,415	26,69,98	14,018	27,79,38
VII. FINANCE		4	7,70	3	69,35	1	1,97,53	18	1,83,79
VIII. ALL OTHERS		2,705	4,55,02	7,902	10,94,53	2,830	3,81,72	7,682	23,34,37
TOTAL BANK CREDIT		55,567	74,63,38	98,315	182,62,37	87,420	133,34,01	65,597	933,44,04
OF WHICH: 1. Artisans & Village Industries		8,430	7,93,25	5,622	6,85,29	6,837	5,17,28	1,881	5,05,03
2. Other Small Scale Industries		1,845	4,93,81	3,584	23,41,40	1,693	7,92,67	1,979	22,34,46

		(Amount in Rupees Thousand)							
OCCUPATION		BUXAR		CHATRA		DARBHANGA		DEOGHAR	
		No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount

		Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
		17	18	19	20	21	22	23	24
I.	AGRICULTURE	20,930	25,20,32	10,346	9,22,04	18,865	23,73,69	31,822	18,44,39
	1. Direct Finance	20,551	24,11,82	10,318	9,07,27	18,729	23,46,26	31,608	18,17,21
	2. Indirect Finance	379	1,08,50	28	14,77	136	27,43	214	27,18
II.	INDUSTRY	11,174	13,17,87	1,633	8,34,45	6,199	18,03,43	7,755	24,26,21
	1. Mining & Quarrying	-	-	-	-	2	9,73	14	1,23,30
	2. Manufacturing & Processing	11,154	12,93,88	1,633	8,34,45	6,191	17,90,76	7,733	22,94,89
	3. Electricity, Gas & Water	2	3,59	-	-	-	-	-	-
	4. Construction	18	20,40	-	-	6	2,94	8	8,02
III.	TRANSPORT OPERATORS	3,365	5,65,37	98	1,05,29	2,064	7,04,80	1,743	5,17,83
IV.	PROFESSIONAL AND OTHER SERVICES	1,327	2,92,53	1,205	1,33,82	3,263	4,47,00	1,194	1,13,36
V.	PERSONAL LOANS	6,871	12,93,40	2,202	4,10,70	15,519	42,65,19	9,019	19,25,08
	1. Loans for Purchase of Consumer Durables	732	73,13	132	31,14	1,325	2,71,35	807	1,74,94
	2. Loans for Housing	251	1,98,64	234	43,17	1,521	17,44,74	770	6,60,32
	3. Rest of the Personal Loans	5,888	10,21,63	1,836	3,36,39	12,673	22,49,10	7,442	10,89,82
VI.	TRADE	29,390	27,64,22	6,001	5,30,42	16,934	26,06,66	19,241	18,93,54
	1. Wholesale Trade	95	30,77	31	9,71	1,234	2,69,57	53	1,38,96
	2. Retail Trade	29,295	27,33,45	5,970	5,20,71	15,700	23,37,09	19,188	17,54,58
VII.	FINANCE	1	31	36	2,82	17	31,19	-	-
VIII.	ALL OTHERS	1,064	1,83,75	960	1,45,50	5,746	10,25,68	4,751	3,76,77
TOTAL BANK CREDIT		74,122	89,37,77	22,481	30,85,04	68,607	132,57,64	75,525	90,97,18
<i>OF WHICH:</i> 1. Artisans & Village Industries		10,329	7,34,48	1,174	92,84	2,758	3,60,02	4,351	2,51,13
2. Other Small Scale Industries		803	3,45,86	377	52,15	3,674	9,06,83	3,004	17,30,87

(Amount in Rupees Thousand)

		DHANBAD		DUMKA		GARHWA		GAYA	
OCCUPATION		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	9,113	9,01,53	55,942	26,87,01	19,442	14,82,36	37,351	32,93,17
	1. Direct Finance	8,838	8,09,39	54,925	25,83,39	18,757	14,02,19	37,104	31,34,41
	2. Indirect Finance	275	92,14	1,017	1,03,62	685	80,17	247	1,58,76
II.	INDUSTRY	6,654	179,97,91	5,765	6,06,12	2,028	3,53,65	11,630	35,75,63
	1. Mining & Quarrying	85	58,66,02	2	6,47	-	-	5	34,68
	2. Manufacturing & Processing	6,490	116,59,22	5,763	5,99,65	2,028	3,53,65	11,605	34,74,66
	3. Electricity, Gas & Water	5	1,81,06	-	-	-	-	1	44,06
	4. Construction	74	2,91,61	-	-	-	-	19	22,23
III.	TRANSPORT OPERATORS	2,493	18,69,28	1,305	4,52,27	287	3,48,61	5,029	15,30,30
IV.	PROFESSIONAL AND OTHER SERVICES	2,866	6,47,78	385	66,62	398	66,41	3,772	10,61,37
V.	PERSONAL LOANS	18,971	47,67,36	8,765	12,97,37	1,769	3,40,86	20,707	35,65,46
	1. Loans for Purchase of Consumer Durables	1,763	3,83,14	1,149	1,95,93	75	15,95	2,205	3,13,75
	2. Loans for Housing	1,245	9,28,93	288	2,58,37	90	96,34	1,645	13,39,48
	3. Rest of the Personal Loans	15,963	34,55,29	7,328	8,43,07	1,604	2,28,57	16,857	19,12,23
VI.	TRADE	12,286	96,03,40	12,151	12,64,54	5,995	9,14,02	30,758	37,58,92
	1. Wholesale Trade	310	67,87,68	607	1,38,19	145	1,03,61	513	5,47,15
	2. Retail Trade	11,976	28,15,72	11,544	11,26,35	5,850	8,10,41	30,245	32,11,77
VII.	FINANCE	504	3,10,39	5	1,72,73	-	-	94	2,44,81
VIII.	ALL OTHERS	7,360	37,76,16	2,898	2,34,70	1,231	1,53,07	5,477	8,10,91
TOTAL BANK CREDIT		60,247	398,73,81	87,216	67,81,36	31,150	36,58,98	1,14,818	178,40,57
<i>OF WHICH:</i> 1. Artisans & Village Industries		1,627	2,77,48	3,841	2,88,25	752	1,26,68	7,180	6,06,98
2. Other Small Scale Industries		3,546	59,44,29	1,015	2,27,82	1,117	1,99,21	4,090	22,51,60

EASTERN REGION

STATE : BIHAR

(Amount in Rupees Thousand)

		GIRIDIH		GODDA		GOPALGANJ		GUMLA	
OCCUPATION		No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
		33	34	35	36	37	38	39	40
I.	AGRICULTURE	17,940	18,21,48	21,510	12,91,60	17,494	14,15,31	22,231	18,56,13
	1. Direct Finance	17,708	17,60,34	21,278	12,47,85	17,099	13,41,61	21,406	17,51,17
	2. Indirect Finance	232	61,14	232	43,75	395	73,70	825	1,04,96
II.	INDUSTRY	7,655	34,35,67	4,364	5,99,82	6,933	14,99,49	3,603	3,45,88
	1. Mining & Quarrying	1	24,01	-	-	1	2,47	-	-
	2. Manufacturing & Processing	7,650	34,03,43	4,364	5,99,82	6,928	14,86,58	3,601	3,42,79
	3. Electricity, Gas & Water	-	-	-	-	-	-	-	-
	4. Construction	4	8,23	-	-	4	10,44	2	3,09

III. TRANSPORT OPERATORS	1,335	7,29,88	1,194	1,92,11	536	1,87,86	357	3,07,92
IV. PROFESSIONAL AND OTHER SERVICES	3,191	3,15,00	533	27,57	4,832	3,07,68	3,235	2,88,85
V. PERSONAL LOANS	10,208	18,98,28	4,721	6,07,19	5,870	11,04,38	3,518	7,21,20
1. Loans for Purchase of Consumer Durables	795	1,33,97	784	1,73,10	208	54,60	100	23,64
2. Loans for Housing	741	3,84,01	141	68,67	303	2,17,61	174	1,76,89
3. Rest of the Personal Loans	8,672	13,80,30	3,796	3,65,42	5,359	8,32,17	3,244	5,20,67
VI. TRADE	15,467	20,43,66	13,057	11,98,71	16,053	26,15,24	12,370	10,63,67
1. Wholesale Trade	349	2,52,46	1,055	77,60	315	96,15	12	20,15
2. Retail Trade	15,118	17,91,20	12,002	11,21,11	15,738	25,19,09	12,358	10,43,52
VII. FINANCE	60	61,25	1	56	105	59,09	-	-
VIII. ALL OTHERS	5,431	8,53,59	2,152	2,08,95	2,571	3,59,13	3,196	3,40,05
TOTAL BANK CREDIT	61,287	111,58,81	47,532	41,26,51	54,394	75,48,18	48,510	49,23,70
OF WHICH: 1. Artisans & Village Industries	4,476	8,67,89	3,014	3,06,83	5,290	3,22,63	2,315	1,50,17
2. Other Small Scale Industries	2,976	19,56,53	895	1,88,48	1,448	5,95,64	992	1,44,23

(Amount in Rupees Thousand)

OCCUPATION	HAZARIBAGH		JAMUI		JEHANABAD		KATIHAR	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	41	42	43	44	45	46	47	48
I. AGRICULTURE	27,442	28,67,42	15,437	16,61,28	23,406	15,99,46	46,191	50,38,36
1. Direct Finance	27,100	27,42,81	15,419	16,44,61	23,182	15,29,69	46,005	49,81,10
2. Indirect Finance	342	1,24,61	18	16,67	224	69,77	186	57,26
II. INDUSTRY	3,984	19,38,41	4,068	5,91,35	6,524	15,30,58	8,825	16,62,60
1. Mining & Quarrying	12	2,08,99	-	-	9	29,93	-	-
2. Manufacturing & Processing	3,966	17,25,42	4,068	5,91,35	6,514	10,50,65	8,816	16,61,19
3. Electricity, Gas & Water	-	-	-	-	1	4,50,00	-	-
4. Construction	6	4,00	-	-	-	-	9	1,41
III. TRANSPORT OPERATORS	1,625	16,26,45	1,816	3,38,35	1,526	4,68,52	2,197	2,93,36
IV. PROFESSIONAL AND OTHER SERVICES	1,814	3,06,93	1,328	1,44,73	1,193	1,53,49	1,062	1,19,56
V. PERSONAL LOANS	16,673	32,82,72	5,561	8,49,26	7,878	8,86,94	7,440	13,30,88
1. Loans for Purchase of Consumer Durables	1,538	2,60,74	1,506	2,26,39	89	35,81	263	40,65
2. Loans for Housing	1,299	5,53,36	665	2,21,73	400	3,07,15	1,079	4,87,61
3. Rest of the Personal Loans	13,836	24,68,62	3,390	4,01,14	7,389	5,43,98	6,098	8,02,62
VI. TRADE	10,641	21,53,89	15,798	13,99,00	15,197	13,40,84	16,842	22,48,04
1. Wholesale Trade	703	3,37,75	173	34,92	135	76,19	2,219	4,50,43
2. Retail Trade	9,938	18,16,14	15,625	13,64,08	15,062	12,64,65	14,623	17,97,61
VII. FINANCE	71	1,15,29	7	8,39	4	52,39	2	5,62
VIII. ALL OTHERS	5,577	14,14,18	1,114	1,31,94	2,532	3,83,56	4,087	4,97,45
TOTAL BANK CREDIT	67,827	137,05,29	45,129	51,24,30	58,260	64,15,78	86,646	111,95,87
OF WHICH: 1. Artisans & Village Industries	1,422	2,37,89	2,779	3,08,17	3,787	3,41,10	4,084	4,35,11
2. Other Small Scale Industries	2,355	10,43,85	1,307	2,68,60	2,713	6,16,13	4,240	7,51,86

(Amount in Rupees Thousand)

OCCUPATION	KHAGARIA		KISHANGANJ		KODERMA		LAKHISARAI	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	49	50	51	52	53	54	55	56
I. AGRICULTURE	17,745	21,43,96	19,306	18,70,32	7,683	7,29,54	9,635	11,17,17
1. Direct Finance	17,695	21,27,23	19,269	18,65,80	7,477	7,08,85	9,611	11,06,07
2. Indirect Finance	50	16,73	37	4,52	206	20,69	24	11,10
II. INDUSTRY	2,721	4,50,60	3,624	4,89,88	1,197	4,17,63	1,618	4,34,06
1. Mining & Quarrying	-	-	-	-	10	66,94	-	-
2. Manufacturing & Processing	2,721	4,50,60	3,624	4,89,88	1,180	3,42,15	1,618	4,34,06
3. Electricity, Gas & Water	-	-	-	-	-	-	-	-
4. Construction	-	-	-	-	7	8,54	-	-
III. TRANSPORT OPERATORS	1,881	1,79,66	854	1,01,55	202	1,51,40	1,115	1,32,26
IV. PROFESSIONAL AND OTHER SERVICES	751	77,50	643	60,69	664	91,71	755	52,87
V. PERSONAL LOANS	2,738	5,42,28	3,602	6,20,15	2,936	5,31,30	2,242	3,94,25
1. Loans for Purchase of Consumer Durables	133	18,96	236	65,72	83	13,67	79	19,21
2. Loans for Housing	122	87,86	630	1,89,15	456	1,35,04	105	72,37
3. Rest of the Personal Loans	2,483	4,35,46	2,736	3,65,28	2,397	3,82,59	2,058	3,02,67
VI. TRADE	11,164	14,25,17	10,250	7,64,45	3,994	5,50,35	7,252	8,55,23
1. Wholesale Trade	81	96,03	63	28,06	35	34,15	21	8,99
2. Retail Trade	11,083	13,29,14	10,187	7,36,39	3,959	5,16,20	7,231	8,46,24
VII. FINANCE	-	-	-	-	-	-	-	-
VIII. ALL OTHERS	147	33,74	1,874	2,58,20	1,761	2,28,92	1,238	1,33,74

TOTAL BANK CREDIT	37,147	48,52,91	40,153	41,65,24	18,437	27,00,85	23,855	31,19,58
<i>OF WHICH:</i> 1. Artisans & Village Industries	1,963	2,14,54	2,269	1,49,47	513	78,62	834	1,37,25
2. Other Small Scale Industries	746	2,26,97	1,096	1,71,36	546	2,37,58	750	2,95,23

(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	10,451	9,02,91	19,184	26,81,70	32,015	38,11,93	14,623	17,12,79
1. Direct Finance	10,233	8,52,06	19,171	26,67,22	31,897	37,62,43	14,591	16,87,86
2. Indirect Finance	218	50,85	13	14,48	118	49,50	32	24,93
II. INDUSTRY	1,371	2,82,91	4,378	10,45,81	6,563	20,80,91	3,657	9,80,04
1. Mining & Quarrying	-	-	1	3,96	2	2,70	1	2,56
2. Manufacturing & Processing	1,369	2,82,51	4,377	10,41,85	6,455	20,07,41	3,648	9,41,69
3. Electricity, Gas & Water	-	-	-	-	9	51,13	-	-
4. Construction	2	40	-	-	97	19,67	8	35,79
III. TRANSPORT OPERATORS	159	1,42,37	1,948	2,08,06	5,060	4,33,44	2,354	5,21,46
IV. PROFESSIONAL AND OTHER SERVICES	295	81,26	702	62,67	3,674	4,02,73	1,545	2,28,29
V. PERSONAL LOANS	1,183	2,85,09	3,650	6,42,89	14,090	25,12,37	7,825	17,18,92
1. Loans for Purchase of Consumer Durables	355	58,41	342	66,61	484	89,00	452	99,60
2. Loans for Housing	111	59,22	183	1,28,75	1,751	11,15,69	849	5,51,75
3. Rest of the Personal Loans	717	1,67,46	3,125	4,47,53	11,855	13,07,68	6,524	10,67,57
VI. TRADE	3,385	2,62,04	15,587	20,76,88	23,524	23,58,52	15,405	19,44,37
1. Wholesale Trade	21	15,89	582	2,08,29	441	4,55,01	100	1,43,04
2. Retail Trade	3,364	2,46,15	15,005	18,68,59	23,083	19,03,51	15,305	18,01,33
VII. FINANCE	-	-	1	2,00	39	8,53	-	-
VIII. ALL OTHERS	1,049	1,43,20	709	1,30,31	6,799	6,90,07	1,645	2,56,91
TOTAL BANK CREDIT	17,893	20,99,78	46,159	68,50,32	91,764	122,98,50	47,054	73,62,78
<i>OF WHICH:</i> 1. Artisans & Village Industries	660	76,46	2,606	2,99,41	3,840	4,26,12	1,955	2,86,85
2. Other Small Scale Industries	526	1,22,01	1,633	5,78,87	2,443	10,48,65	1,483	4,81,26

EASTERN REGION

STATE : BIHAR

(Amount in Rupees Thousand)

OCCUPATION	MUZAFFARPUR		NALANDA		NAWADA		PAKUR	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	65	66	67	68	69	70	71	72
I. AGRICULTURE	24,970	45,93,26	32,611	31,33,18	26,894	21,71,68	13,752	6,37,09
1. Direct Finance	24,467	42,97,70	32,484	30,74,89	26,857	21,30,47	13,743	6,31,39
2. Indirect Finance	503	2,95,56	127	58,29	37	41,21	9	5,70
II. INDUSTRY	10,158	38,14,03	10,589	18,30,36	8,497	14,55,04	3,417	3,59,75
1. Mining & Quarrying	3	10,57	-	-	-	-	-	-
2. Manufacturing & Processing	10,144	37,55,01	10,573	18,27,90	8,497	14,55,04	3,417	3,59,75
3. Electricity, Gas & Water	1	25,00	-	-	-	-	-	-
4. Construction	10	23,45	16	2,46	-	-	-	-
III. TRANSPORT OPERATORS	5,837	12,21,72	5,057	7,36,05	1,316	2,84,38	430	25,41
IV. PROFESSIONAL AND OTHER SERVICES	2,967	6,97,87	934	1,80,03	1,470	58,11	347	39,75
V. PERSONAL LOANS	22,774	71,90,54	9,097	17,94,35	6,932	8,56,17	2,451	3,57,55
1. Loans for Purchase of Consumer Durables	2,403	4,82,00	588	1,09,34	240	58,99	731	1,43,34
2. Loans for Housing	3,137	32,28,21	540	4,27,06	251	2,31,37	56	39,18
3. Rest of the Personal Loans	17,234	34,80,33	7,969	12,57,95	6,441	5,65,81	1,664	1,75,03
VI. TRADE	45,573	73,23,87	21,142	27,99,68	18,915	16,14,97	8,212	6,57,33
1. Wholesale Trade	795	16,35,61	127	1,30,79	76	1,38,06	448	50,86
2. Retail Trade	44,778	56,88,26	21,015	26,68,89	18,839	14,76,91	7,764	6,06,47
VII. FINANCE	-	-	1	50,62	34	15,96	-	-
VIII. ALL OTHERS	9,815	17,19,62	2,169	4,61,72	1,869	1,03,55	675	92,58
TOTAL BANK CREDIT	1,22,094	265,60,91	81,600	109,85,99	65,927	65,59,86	29,284	21,69,46
<i>OF WHICH:</i> 1. Artisans & Village Industries	5,794	6,06,25	7,268	8,12,73	6,341	7,80,60	2,152	2,34,04
2. Other Small Scale Industries	3,862	20,04,72	2,705	8,66,78	2,106	6,21,50	1,067	1,24,50

(Amount in Rupees Thousand)

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	35,266	27,86,25	42,829	57,21,07	31,417	21,39,47	34,609	107,52,01
1. Direct Finance	34,658	26,31,41	42,163	56,11,15	31,393	20,92,84	34,242	101,43,63
2. Indirect Finance	608	1,54,84	666	1,09,92	24	46,63	367	6,08,38
II. INDUSTRY	3,914	15,25,04	3,455	42,06,87	8,982	344,11,38	18,101	262,36,15
1. Mining & Quarrying	3	25,81	-	-	15	5,59,39	56	1,95,89
2. Manufacturing & Processing	3,910	14,92,31	3,422	42,05,39	8,928	336,47,70	17,943	257,17,72
3. Electricity, Gas & Water	-	-	-	-	5	82,76	20	47,00
4. Construction	1	6,92	33	1,48	34	1,21,53	82	2,75,54
III. TRANSPORT OPERATORS	988	8,61,86	3,016	4,38,85	1,056	14,01,30	4,820	35,29,28
IV. PROFESSIONAL AND OTHER SERVICES	839	1,47,16	427	67,15	4,604	21,91,47	4,519	46,28,94
V. PERSONAL LOANS	8,461	18,43,01	8,204	16,67,38	11,209	25,08,21	62,909	228,18,15
1. Loans for Purchase of Consumer Durables	749	1,75,24	315	98,40	808	2,16,52	7,008	20,57,55
2. Loans for Housing	606	4,47,49	352	3,82,83	1,505	7,16,09	11,490	95,12,56
3. Rest of the Personal Loans	7,106	12,20,28	7,537	11,86,15	8,896	15,75,60	44,411	112,48,04
VI. TRADE	20,451	26,63,79	19,454	23,55,55	23,938	34,42,43	32,699	162,65,69
1. Wholesale Trade	234	2,90,86	366	2,70,57	34	2,99,14	1,678	50,04,87
2. Retail Trade	20,217	23,72,93	19,088	20,84,98	23,904	31,43,29	31,021	112,60,82
VII. FINANCE	59	45,16	120	21,82	14	17,23	64	5,98,86
VIII. ALL OTHERS	6,259	7,76,63	1,479	3,53,54	3,421	6,48,20	14,584	72,06,19
TOTAL BANK CREDIT	76,237	106,48,90	78,984	148,32,23	84,641	467,59,69	1,72,305	920,35,27
OF WHICH: 1. Artisans & Village Industries	1,727	2,78,35	2,104	3,19,25	5,050	2,83,52	7,685	19,80,73
2. Other Small Scale Industries	2,129	9,14,61	1,207	4,70,68	3,355	68,06,60	9,101	82,95,77

(Amount in Rupees Thousand)

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	45,134	48,25,23	18,075	18,15,01	29,086	47,41,94	45,209	46,01,67
1. Direct Finance	44,919	47,38,26	17,942	17,61,01	27,813	46,15,99	44,579	43,02,07
2. Indirect Finance	215	86,97	133	54,00	1,273	1,25,95	630	2,99,60
II. INDUSTRY	4,016	21,29,05	5,805	301,64,65	7,430	48,01,04	12,639	458,80,69
1. Mining & Quarrying	1	1,24	5	64,99	-	-	13	60,63,98
2. Manufacturing & Processing	4,009	21,27,48	5,731	296,73,40	7,411	47,61,59	12,520	370,47,84
3. Electricity, Gas & Water	-	-	4	17,41	-	-	7	52,31
4. Construction	6	33	65	4,08,85	19	39,45	99	27,16,56
III. TRANSPORT OPERATORS	2,084	6,81,88	1,858	20,49,97	2,013	6,15,50	2,398	20,72,27
IV. PROFESSIONAL AND OTHER SERVICES	1,125	2,84,74	4,543	15,78,82	2,196	2,72,89	5,341	22,45,75
V. PERSONAL LOANS	13,446	25,17,28	26,693	83,83,25	12,737	28,57,44	27,592	97,10,59
1. Loans for Purchase of Consumer Durables	871	1,84,22	4,319	9,12,06	712	1,25,93	5,450	12,44,06
2. Loans for Housing	520	6,11,32	2,525	25,34,96	1,172	11,38,62	3,773	32,83,67
3. Rest of the Personal Loans	12,055	17,21,74	19,849	49,36,23	10,853	15,92,89	18,369	51,82,86
VI. TRADE	31,353	39,19,52	18,090	56,43,60	15,833	23,09,28	31,925	86,84,45
1. Wholesale Trade	920	3,38,62	578	12,46,67	211	1,62,59	688	30,83,24
2. Retail Trade	30,433	35,80,90	17,512	43,96,93	15,622	21,46,69	31,237	56,01,21
VII. FINANCE	180	23,16	136	49,38,98	103	71,01	73	2,45,67
VIII. ALL OTHERS	1,643	3,71,47	7,994	37,62,48	2,510	3,64,19	13,750	63,09,57
TOTAL BANK CREDIT	98,981	147,52,33	83,194	583,36,76	71,908	160,33,29	1,38,927	797,50,66
OF WHICH: 1. Artisans & Village Industries	1,954	2,98,86	2,848	2,99,42	3,411	2,56,41	4,713	6,95,20
2. Other Small Scale Industries	1,884	7,24,82	2,644	60,89,33	2,210	8,51,82	6,910	62,79,38

(Amount in Rupees Thousand)

OCCUPATION	ROHTAS		SAHARSA		SAHEBGANJ		SAMASTIPUR	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	89	90	91	92	93	94	95	96
I. AGRICULTURE	31,596	56,23,48	13,299	15,72,67	22,870	12,73,10	27,329	38,19,95
1. Direct Finance	31,243	54,45,04	13,272	15,10,65	21,655	9,59,49	26,850	36,34,77
2. Indirect Finance	353	1,78,44	27	62,02	1,215	3,13,61	479	1,85,18
II. INDUSTRY	15,584	26,18,36	6,701	18,11,06	5,660	7,08,19	9,329	23,54,88
1. Mining & Quarrying	5	43,85	-	-	5	9,16	-	-
2. Manufacturing & Processing	15,231	25,09,94	6,698	18,10,41	5,644	5,60,60	9,317	23,39,35
3. Electricity, Gas & Water	-	-	-	-	11	1,38,43	-	-
4. Construction	348	64,57	3	65	-	-	12	15,53
III. TRANSPORT OPERATORS	2,209	6,35,85	1,076	1,86,28	751	83,06	1,478	4,78,24
IV. PROFESSIONAL AND OTHER SERVICES	1,121	2,52,80	1,266	1,92,62	618	56,48	2,642	4,24,27

V. PERSONAL LOANS	10,350	20,04,21	4,142	9,82,38	2,729	4,10,49	14,127	26,49,94
1. Loans for Purchase of Consumer Durables	342	61,80	240	71,28	458	69,68	869	1,37,03
2. Loans for Housing	385	3,63,71	639	4,55,32	70	84,47	716	6,05,26
3. Rest of the Personal Loans	9,623	15,78,70	3,263	4,55,78	2,201	2,56,34	12,542	19,07,65
VI. TRADE	31,365	36,75,76	13,745	18,96,70	9,661	6,59,28	27,178	30,08,13
1. Wholesale Trade	345	2,04,46	333	2,60,66	254	92,55	368	2,41,74
2. Retail Trade	31,020	34,71,30	13,412	16,36,04	9,407	5,66,73	26,810	27,66,39
VII. FINANCE	1	5,10	1	12,91	-	-	2	42,91
VIII. ALL OTHERS	4,864	8,07,88	1,382	1,47,99	4,757	2,94,48	5,178	8,26,53
TOTAL BANK CREDIT	97,090	156,23,44	41,612	68,02,61	47,046	34,85,08	87,263	136,04,85
OF WHICH: 1. Artisans & Village Industries	11,231	9,20,31	4,528	4,21,26	3,387	2,67,74	5,013	4,80,21
2. Other Small Scale Industries	4,002	9,52,75	1,948	3,80,71	2,241	2,80,78	3,030	11,46,82

EASTERN REGION		STATE : BIHAR				(Amount in Rupees Thousand)			
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		31,226	34,53,57	7,442	9,82,65	2,910	2,49,21	32,587	27,34,05
1. Direct Finance		31,148	33,75,26	7,438	9,80,32	2,905	2,43,32	32,467	26,76,65
2. Indirect Finance		78	78,31	4	2,33	5	5,89	120	57,40
II. INDUSTRY		11,071	19,06,69	1,071	1,80,39	831	96,29	6,278	17,76,07
1. Mining & Quarrying		2	3,66	-	-	-	-	-	-
2. Manufacturing & Processing		11,069	19,03,03	1,071	1,80,39	831	96,29	6,278	17,76,07
3. Electricity, Gas & Water		-	-	-	-	-	-	-	-
4. Construction		-	-	-	-	-	-	-	-
III. TRANSPORT OPERATORS		3,025	7,92,90	1,149	1,10,73	639	50,10	3,338	4,09,17
IV. PROFESSIONAL AND OTHER SERVICES		3,473	3,89,26	97	10,28	296	32,45	1,676	2,30,72
V. PERSONAL LOANS		11,302	27,52,76	1,291	2,15,89	716	1,43,59	6,712	16,03,37
1. Loans for Purchase of Consumer Durables		557	1,69,74	51	18,15	150	23,61	750	1,13,32
2. Loans for Housing		1,104	8,96,51	141	39,98	19	34,48	566	5,21,83
3. Rest of the Personal Loans		9,641	16,86,51	1,099	1,57,76	547	85,50	5,396	9,68,22
VI. TRADE		27,330	34,12,44	5,114	5,91,13	4,212	2,96,86	32,929	31,31,39
1. Wholesale Trade		434	5,32,78	27	45,94	4	7,57	101	2,05,30
2. Retail Trade		26,896	28,79,66	5,087	5,45,19	4,208	2,89,29	32,828	29,26,09
VII. FINANCE		-	-	-	-	-	-	-	-
VIII. ALL OTHERS		3,219	6,69,92	162	17,75	217	27,04	1,800	2,67,97
TOTAL BANK CREDIT		90,646	133,77,54	16,326	21,08,82	9,821	8,95,54	85,320	101,52,74
OF WHICH: 1. Artisans & Village Industries		6,160	6,49,71	632	59,90	487	24,75	3,853	4,49,65
2. Other Small Scale Industries		4,110	9,54,55	277	79,95	222	56,04	1,695	6,01,29

		(Amount in Rupees Thousand)					
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		15,044	21,83,97	19,290	22,94,31	20,955	26,17,59
1. Direct Finance		14,714	19,92,82	19,257	22,72,52	20,879	25,85,80
2. Indirect Finance		330	1,91,15	33	21,79	76	31,79
II. INDUSTRY		6,807	21,67,17	8,841	8,98,45	7,128	15,68,14
1. Mining & Quarrying		-	-	-	-	-	-
2. Manufacturing & Processing		6,804	21,67,07	8,840	8,97,60	7,042	15,60,53
3. Electricity, Gas & Water		-	-	-	-	-	-
4. Construction		3	10	1	85	86	7,61
III. TRANSPORT OPERATORS		1,646	4,43,96	492	87,46	2,010	6,94,36
IV. PROFESSIONAL AND OTHER SERVICES		692	1,00,44	712	84,23	1,844	3,47,88
V. PERSONAL LOANS		11,901	23,60,73	3,895	6,66,34	8,874	20,76,94
1. Loans for Purchase of Consumer Durables		533	88,32	335	65,43	202	28,96
2. Loans for Housing		694	5,64,79	137	98,71	1,207	7,96,79
3. Rest of the Personal Loans		10,674	17,07,62	3,423	5,02,20	7,465	12,51,19
VI. TRADE		29,067	32,89,30	12,600	11,33,67	30,082	29,09,63
1. Wholesale Trade		257	3,06,34	206	66,66	488	3,27,95
2. Retail Trade		28,810	29,82,96	12,394	10,67,01	29,594	25,81,68
VII. FINANCE		7	1,58	6	1,94	130	29,14
VIII. ALL OTHERS		2,613	4,98,17	2,669	3,65,71	1,235	1,57,07
TOTAL BANK CREDIT		67,777	110,45,32	48,505	55,32,11	72,258	104,00,75
OF WHICH: 1. Artisans & Village Industries		3,802	4,68,98	5,247	4,56,81	4,057	3,77,93

2. Other Small Scale Industries	2,289	6,74,99	2,323	3,40,04	2,939	9,58,87
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