

State : Bihar (Part 2 of 2)

Table No. 5.9 – District-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2000

(Amount in Rupees Thousand)

EASTERN REGION		STATE : BIHAR							
		NALANDA		NAWADA		PAKUR		PALAMU	
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
		67	68	69	70	71	72	73	74
I. AGRICULTURE		33,932	26,65,30	28,776	22,69,92	13,134	8,78,29	46,687	27,96,02
	1. Direct Finance	33,745	25,52,13	28,659	22,53,36	12,911	8,64,91	44,934	26,68,49
	2. Indirect Finance	187	1,13,17	117	16,56	223	13,38	1,753	1,27,53
II. INDUSTRY		8,389	13,56,85	8,532	12,69,97	3,074	2,83,13	4,937	14,43,13
	1. Mining & Quarrying	—	—	—	—	—	—	2	22,10
	2. Manufacturing & Processing	8,370	13,53,62	8,532	12,69,97	3,074	2,83,13	4,934	14,16,90
	3. Electricity, Gas & Water	1	2,15	—	—	—	—	—	—
	4. Construction	18	1,08	—	—	—	—	1	4,13
III. TRANSPORT OPERATORS		4,581	7,71,13	4,605	4,22,94	933	1,78,64	2,120	9,21,38
IV. PROFESSIONAL AND OTHER SERVICES		1,185	1,89,78	1,521	76,15	195	22,86	450	1,28,87
V. PERSONAL LOANS		11,934	21,77,81	7,928	10,49,23	2,431	4,37,50	10,325	20,62,50
	1. Loans for Purchase of Consumer Durables	921	1,60,17	455	98,25	347	68,57	1,101	1,65,49
	2. Loans for Housing	1,139	5,15,58	631	2,38,14	90	66,93	1,175	4,62,35
	3. Rest of the Personal Loans	9,874	15,02,06	6,842	7,12,84	1,994	3,02,00	8,049	14,34,66
VI. TRADE		13,691	30,50,64	14,795	16,55,72	4,642	8,50,26	14,814	32,38,10
	1. Wholesale Trade	487	3,11,97	263	88,33	172	39,63	338	2,27,25
	2. Retail Trade	13,204	27,38,67	14,532	15,67,39	4,470	8,10,63	14,476	30,10,85
VII. FINANCE		104	46,41	17	2,60	—	—	5	26,84
VIII. ALL OTHERS		1,351	6,28,72	1,286	3,18,62	2,631	3,10,98	5,600	7,66,67
TOTAL BANK CREDIT		75,167	108,86,64	67,460	70,65,15	27,040	29,61,66	84,938	113,83,51
OF WHICH: 1. Artisans & Village Industries		4,956	5,01,76	6,820	7,28,71	1,140	73,20	1,985	4,28,29
2. Other Small Scale Industries		2,440	5,74,09	1,536	4,49,81	1,665	1,60,73	2,000	6,37,11

		STATE : BIHAR							
		PASCHIMI CHAMPARAN		PASCHIMI SINGHBHUM		PATNA		PURBI CHAMPARAN	
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
		75	76	77	78	79	80	81	82
I. AGRICULTURE		48,979	65,31,29	26,884	17,16,09	28,261	54,82,06	42,159	48,24,27
	1. Direct Finance	48,305	63,74,49	26,800	16,84,93	27,957	49,19,63	42,004	47,63,15
	2. Indirect Finance	674	1,56,80	84	31,16	304	5,62,43	155	61,12
II. INDUSTRY		3,506	24,42,17	6,969	148,52,07	20,160	339,57,88	4,377	24,53,10
	1. Mining & Quarrying	1	17	13	1,01,64	37	1,99,08	1	1,13
	2. Manufacturing & Processing	3,505	24,42,00	6,948	146,86,45	19,948	334,80,91	4,366	24,35,31
	3. Electricity, Gas & Water	—	—	—	—	1	2,85	—	—
	4. Construction	—	—	8	63,98	174	2,75,04	10	16,66
III. TRANSPORT OPERATORS		2,721	3,48,58	1,889	15,21,50	5,876	39,18,77	3,086	7,33,38
IV. PROFESSIONAL AND OTHER SERVICES		614	1,59,96	5,142	19,46,11	6,176	47,10,29	1,648	3,23,13
V. PERSONAL LOANS		12,090	21,92,78	13,320	34,16,74	68,570	312,33,09	18,953	36,06,91
	1. Loans for Purchase of Consumer Durables	419	1,07,47	1,313	2,78,06	6,005	17,44,68	1,248	3,50,73
	2. Loans for Housing	1,118	4,43,86	1,488	8,65,14	15,583	125,13,84	1,487	7,20,70
	3. Rest of the Personal Loans	10,553	16,41,45	10,519	22,73,54	46,982	169,74,57	16,218	25,35,48
VI. TRADE		16,636	27,36,04	19,025	23,25,42	38,370	255,51,03	21,014	41,33,52
	1. Wholesale Trade	575	3,25,02	565	2,01,64	3,896	55,23,42	968	4,16,39
	2. Retail Trade	16,061	24,11,02	18,460	21,23,78	34,474	200,27,61	20,046	37,17,13
VII. FINANCE		62	14,42	204	2,84,22	557	11,32,87	7	76,70
VIII. ALL OTHERS		1,184	3,43,95	2,686	8,46,59	16,388	113,04,02	1,577	8,68,48
TOTAL BANK CREDIT		85,792	147,69,19	76,119	269,08,74	1,84,358	1172,90,01	92,821	170,19,49
OF WHICH: 1. Artisans & Village Industries		2,117	2,77,93	3,556	1,74,43	6,819	15,77,57	1,454	1,90,61
2. Other Small Scale Industries		905	3,08,86	2,673	41,65,21	9,271	112,56,50	2,523	10,95,45

STATE : BIHAR								
OCCUPATION	PURBI SINGHBHUM		PURNIA		RANCHI		ROHTAS	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
	83	84	85	86	87	88	89	90
I. AGRICULTURE	13,980	16,67,01	21,076	48,18,24	37,627	43,41,56	34,398	55,98,92
1. Direct Finance	13,761	15,64,19	20,301	47,14,28	36,319	39,93,86	33,466	53,21,39
2. Indirect Finance	219	1,02,82	775	1,03,96	1,308	3,47,70	932	2,77,53
II. INDUSTRY	7,038	300,33,60	5,851	17,95,99	13,931	322,45,84	17,554	35,96,64
1. Mining & Quarrying	12	67,33	—	—	84	47,48,89	9	57,91
2. Manufacturing & Processing	6,877	295,57,55	5,827	17,04,98	13,712	244,35,94	17,383	34,88,54
3. Electricity, Gas & Water	7	41,63	—	—	24	2,28,90	—	—
4. Construction	142	3,67,09	24	91,01	111	28,32,11	162	50,19
III. TRANSPORT OPERATORS	2,650	23,80,93	2,077	5,96,52	4,015	25,30,58	3,526	8,05,14
IV. PROFESSIONAL AND OTHER SERVICES	4,334	13,38,00	985	2,79,15	3,912	21,71,10	1,551	2,33,83
V. PERSONAL LOANS	30,917	100,52,70	12,154	33,34,54	39,428	139,65,29	12,136	25,34,44
1. Loans for Purchase of Consumer Durables	3,612	9,06,15	983	3,12,68	6,658	16,29,52	413	75,06
2. Loans for Housing	4,011	24,17,16	2,086	11,96,93	7,685	49,65,45	988	5,52,31
3. Rest of the Personal Loans	23,294	67,29,39	9,085	18,24,93	25,085	73,70,32	10,735	19,07,07
VI. TRADE	15,828	68,62,16	11,434	28,19,40	25,177	87,83,22	30,135	41,75,56
1. Wholesale Trade	919	20,78,42	258	1,49,24	1,791	26,67,18	619	3,77,47
2. Retail Trade	14,909	47,83,74	11,176	26,70,16	23,386	61,16,04	29,516	37,98,09
VII. FINANCE	290	24,26,28	11	1,39,71	53	5,02,98	59	18,93
VIII. ALL OTHERS	5,756	37,71,58	1,985	4,27,28	12,473	115,75,86	4,045	10,81,30
TOTAL BANK CREDIT	80,793	585,32,26	55,573	142,10,83	1,36,616	761,16,43	1,03,404	180,44,76
OF WHICH: 1. Artisans & Village Industries	3,099	3,10,81	2,693	1,97,86	5,184	6,85,79	13,399	9,37,79
2. Other Small Scale Industries	2,843	38,92,40	1,550	7,09,59	6,013	51,23,09	3,135	9,24,51

STATE : BIHAR								
OCCUPATION	SAHARSA		SAHEBGANJ		SAMASTIPUR		SARAN	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
	91	92	93	94	95	96	97	98
I. AGRICULTURE	11,167	14,45,53	21,117	9,41,87	19,487	39,62,55	38,592	38,79,50
1. Direct Finance	11,124	14,31,90	18,571	8,63,66	18,923	37,11,10	38,215	35,93,33
2. Indirect Finance	43	13,63	2,546	78,21	564	2,51,45	377	2,86,17
II. INDUSTRY	3,271	17,19,27	4,704	4,50,02	7,998	23,11,64	10,930	16,23,45
1. Mining & Quarrying	12	34,75	9	22,93	2	4,11	2	3,66
2. Manufacturing & Processing	3,247	16,81,88	4,694	4,24,74	7,977	22,92,05	10,927	16,19,36
3. Electricity, Gas & Water	—	—	1	2,35	—	—	—	—
4. Construction	12	2,64	—	—	19	15,48	1	43
III. TRANSPORT OPERATORS	763	1,77,34	935	1,06,78	1,413	4,80,59	3,509	8,74,96
IV. PROFESSIONAL AND OTHER SERVICES	918	1,46,68	1,078	77,67	2,473	5,66,66	4,635	4,49,13
V. PERSONAL LOANS	4,620	10,97,03	3,333	5,47,42	16,036	33,98,34	15,318	34,34,74
1. Loans for Purchase of Consumer Durables	532	80,51	220	40,53	1,521	3,10,27	789	1,72,84
2. Loans for Housing	637	4,02,97	108	81,48	1,779	8,74,75	2,460	11,26,74
3. Rest of the Personal Loans	3,451	6,13,55	3,005	4,25,41	12,736	22,13,32	12,069	21,35,16
VI. TRADE	9,101	19,26,50	5,796	6,97,21	17,968	36,32,63	24,897	34,00,79
1. Wholesale Trade	420	2,42,53	246	54,75	454	2,98,47	496	3,95,45
2. Retail Trade	8,681	16,83,97	5,550	6,42,46	17,514	33,34,16	24,401	30,05,34
VII. FINANCE	235	30,26	—	—	2	1,56,27	3	2,07
VIII. ALL OTHERS	836	2,00,81	6,078	7,77,06	3,930	8,57,69	1,746	6,41,68
TOTAL BANK CREDIT	30,911	67,43,42	43,041	35,98,03	69,307	153,66,37	99,630	143,06,32
OF WHICH: 1. Artisans & Village Industries	2,056	2,13,95	2,217	1,15,73	2,997	2,51,54	5,756	5,61,08
2. Other Small Scale Industries	891	2,29,45	1,872	2,62,62	3,573	11,86,79	4,128	8,08,24

STATE : BIHAR								
OCCUPATION	SHEIKHPURA		SHEOHAR		SITAMARHI		SIWAN	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
	99	100	101	102	103	104	105	106

I. AGRICULTURE	7,056	8,76,63	2,585	2,47,54	23,414	25,73,25	19,294	23,29,99
1. Direct Finance	7,048	8,71,28	2,581	2,42,11	23,167	25,22,79	18,666	21,55,74
2. Indirect Finance	8	5,35	4	5,43	247	50,46	628	1,74,25
II. INDUSTRY	1,112	1,71,55	694	88,34	4,897	12,88,98	6,971	38,93,30
1. Mining & Quarrying	—	—	—	—	—	—	—	—
2. Manufacturing & Processing	1,112	1,71,55	694	88,34	4,897	12,88,98	6,964	38,81,17
3. Electricity, Gas & Water	—	—	—	—	—	—	2	12,03
4. Construction	—	—	—	—	—	—	5	10
III. TRANSPORT OPERATORS	1,079	1,35,59	440	44,16	2,629	3,20,81	2,121	5,20,77
IV. PROFESSIONAL AND OTHER SERVICES	181	17,05	143	21,15	1,504	2,23,42	718	1,57,50
V. PERSONAL LOANS	1,113	2,07,55	635	1,64,83	7,910	18,04,11	14,126	29,67,95
1. Loans for Purchase of Consumer Durables	29	7,17	163	42,41	541	1,15,78	667	1,61,75
2. Loans for Housing	60	36,44	40	39,62	1,305	5,94,33	1,545	7,71,97
3. Rest of the Personal Loans	1,024	1,63,94	432	82,80	6,064	10,94,00	11,914	20,34,23
VI. TRADE	3,434	4,70,22	3,071	2,98,58	23,261	31,02,07	26,886	34,74,60
1. Wholesale Trade	39	23,22	4	8,70	847	3,52,49	276	2,67,02
2. Retail Trade	3,395	4,47,00	3,067	2,89,88	22,414	27,49,58	26,610	32,07,58
VII. FINANCE	—	—	—	—	70	23,50	10	2,82
VIII. ALL OTHERS	882	3,28,92	243	43,16	1,179	3,81,22	2,149	4,90,18
TOTAL BANK CREDIT	14,857	22,07,51	7,811	9,07,76	64,864	97,17,36	72,275	138,37,11
OF WHICH: 1. Artisans & Village Industries	933	86,82	409	26,00	2,666	2,35,31	4,861	4,06,48
2. Other Small Scale Industries	122	46,23	158	55,86	1,519	5,19,98	1,478	23,99,75

STATE : BIHAR				
OCCUPATION	SUPAUL		VAISHALI	
	No. of	Amount	No. of	Amount
	Accounts	Out-standing	Accounts	Out-standing
	107	108	109	110
I. AGRICULTURE	18,988	22,62,11	18,857	26,66,53
1. Direct Finance	18,632	22,10,12	18,719	26,21,89
2. Indirect Finance	356	51,99	138	44,64
II. INDUSTRY	6,975	7,66,47	5,355	15,24,92
1. Mining & Quarrying	—	—	—	—
2. Manufacturing & Processing	6,975	7,66,47	5,347	15,23,56
3. Electricity, Gas & Water	—	—	—	—
4. Construction	—	—	8	1,36
III. TRANSPORT OPERATORS	551	85,18	1,811	6,21,23
IV. PROFESSIONAL AND OTHER SERVICES	689	82,13	1,715	5,14,71
V. PERSONAL LOANS	4,921	8,85,78	10,821	25,68,94
1. Loans for Purchase of Consumer Durables	294	56,67	187	38,19
2. Loans for Housing	464	1,74,01	1,444	8,91,98
3. Rest of the Personal Loans	4,163	6,55,10	9,190	16,38,77
VI. TRADE	8,585	13,46,19	16,247	23,50,95
1. Wholesale Trade	612	2,00,23	542	2,74,80
2. Retail Trade	7,973	11,45,96	15,705	20,76,15
VII. FINANCE	42	9,30	18	7,37
VIII. ALL OTHERS	1,416	3,34,72	1,314	3,57,60
TOTAL BANK CREDIT	42,167	57,71,88	56,138	106,12,25
OF WHICH: 1. Artisans & Village Industries	3,357	2,72,25	2,529	2,28,61
2. Other Small Scale Industries	2,126	3,26,50	1,958	9,37,28