

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

**MARCH 2001**

**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
<b>I. AGRICULTURE</b>	<b>20,346</b>	<b>46,41,74</b>	<b>15,206</b>	<b>29,92,55</b>	<b>12,744</b>	<b>20,83,93</b>	<b>17,635</b>	<b>34,11,13</b>
1. Direct Finance	20,007	44,96,53	14,915	29,11,70	12,586	19,89,49	16,896	33,06,94
2. Indirect Finance	339	1,45,21	291	80,85	158	94,44	739	1,04,19
<b>II. INDUSTRY</b>	<b>3,729</b>	<b>13,93,71</b>	<b>11,232</b>	<b>11,32,66</b>	<b>2,373</b>	<b>4,78,13</b>	<b>3,220</b>	<b>25,84,15</b>
1. Mining & Quarrying	—	—	1	1,86	—	—	1	3,09
2. Manufacturing & Processing	3,728	13,92,62	11,229	11,25,62	2,373	4,78,13	3,208	25,61,67
3. Electricity, Gas & Water	1	1,09	—	—	—	—	1	12,77
4. Construction	—	—	2	5,18	—	—	10	6,62
<b>III. TRANSPORT OPERATORS</b>	<b>424</b>	<b>1,38,96</b>	<b>637</b>	<b>3,20,16</b>	<b>445</b>	<b>97,05</b>	<b>472</b>	<b>2,52,57</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>630</b>	<b>2,28,05</b>	<b>1,610</b>	<b>1,93,92</b>	<b>2,773</b>	<b>3,53,43</b>	<b>2,133</b>	<b>4,49,07</b>
<b>V. PERSONAL LOANS</b>	<b>5,914</b>	<b>24,36,61</b>	<b>8,426</b>	<b>17,96,02</b>	<b>5,475</b>	<b>10,68,87</b>	<b>10,219</b>	<b>32,33,09</b>
1. Loans for Purchase of Consumer Durables	670	1,96,61	271	94,97	147	31,36	386	1,05,22
2. Loans for Housing	842	11,44,55	454	3,18,89	685	2,89,56	1,026	7,77,19
3. Rest of the Personal Loans	4,402	10,95,45	7,701	13,82,16	4,643	7,47,95	8,807	23,50,68
<b>VI. TRADE</b>	<b>9,926</b>	<b>19,39,80</b>	<b>11,277</b>	<b>13,40,16</b>	<b>6,275</b>	<b>7,89,84</b>	<b>6,691</b>	<b>24,49,34</b>
1. Wholesale Trade	1,539	6,86,16	852	1,41,99	74	36,46	317	4,14,36
2. Retail Trade	8,387	12,53,64	10,425	11,98,17	6,201	7,53,38	6,374	20,34,98
<b>VII. FINANCE</b>	<b>22</b>	<b>61,97</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>1</b>	<b>5,75</b>
<b>VIII. ALL OTHERS</b>	<b>1,973</b>	<b>15,26,02</b>	<b>1,092</b>	<b>10,71,99</b>	<b>1,659</b>	<b>4,73,88</b>	<b>2,712</b>	<b>22,19,43</b>
<b>TOTAL BANK CREDIT</b>	<b>42,964</b>	<b>123,66,86</b>	<b>49,480</b>	<b>88,47,46</b>	<b>31,744</b>	<b>53,45,13</b>	<b>43,083</b>	<b>146,04,53</b>
<i>OF WHICH:</i>								
1. Artisans & Village Industries	1,566	2,25,94	6,073	3,78,86	1,085	1,27,29	497	2,25,19
2. Other Small Scale Industries	911	8,54,47	2,245	3,59,21	892	1,84,19	2,330	10,66,03

OCCUPATION	BHAGALPUR		BHOJPUR		BUXAR		DARBHANGA	
	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
<b>I. AGRICULTURE</b>	<b>25,208</b>	<b>50,91,44</b>	<b>28,584</b>	<b>49,43,69</b>	<b>20,961</b>	<b>32,13,19</b>	<b>14,160</b>	<b>25,52,15</b>
1. Direct Finance	25,127	50,18,12	28,175	47,52,98	20,768	31,42,64	13,826	24,48,02
2. Indirect Finance	81	73,32	409	1,90,71	193	70,55	334	1,04,13
<b>II. INDUSTRY</b>	<b>6,654</b>	<b>32,01,34</b>	<b>7,589</b>	<b>11,65,60</b>	<b>8,418</b>	<b>13,71,26</b>	<b>5,482</b>	<b>14,83,77</b>
1. Mining & Quarrying	2	10,87	1	3,62	1	4,25	6	20,43
2. Manufacturing & Processing	6,650	31,87,26	7,586	11,55,71	8,414	13,62,30	5,475	14,63,20
3. Electricity, Gas & Water	1	3,09	1	5,91	2	4,56	—	—
4. Construction	1	12	1	36	1	15	1	14
<b>III. TRANSPORT OPERATORS</b>	<b>1,017</b>	<b>2,85,00</b>	<b>3,082</b>	<b>7,05,06</b>	<b>3,215</b>	<b>4,70,86</b>	<b>1,321</b>	<b>3,18,42</b>
<b>IV. PROFESSIONAL AND</b>	<b>3,630</b>	<b>8,88,99</b>	<b>1,250</b>	<b>2,26,23</b>	<b>836</b>	<b>3,32,70</b>	<b>3,586</b>	<b>5,19,22</b>

<b>OTHER SERVICES</b>									
<b>V. PERSONAL LOANS</b>	<b>21,476</b>	<b>57,27,28</b>	<b>14,017</b>	<b>36,32,55</b>	<b>6,759</b>	<b>15,49,89</b>	<b>20,106</b>	<b>61,34,73</b>	
1. Loans for Purchase of Consumer Durables	1,008	2,07,24	208	56,64	148	35,37	1,159	3,06,89	
2. Loans for Housing	3,682	23,00,68	1,438	13,68,98	537	4,04,41	2,734	24,56,21	
3. Rest of the Personal Loans	16,786	32,19,36	12,371	22,06,93	6,074	11,10,11	16,213	33,71,63	
<b>VI. TRADE</b>	<b>9,712</b>	<b>29,56,54</b>	<b>20,820</b>	<b>26,45,27</b>	<b>18,435</b>	<b>17,39,49</b>	<b>10,501</b>	<b>19,35,61</b>	
1. Wholesale Trade	345	7,97,67	275	4,56,94	264	80,73	431	3,40,55	
2. Retail Trade	9,367	21,58,87	20,545	21,88,33	18,171	16,58,76	10,070	15,95,06	
<b>VII. FINANCE</b>	<b>—</b>	<b>—</b>	<b>1</b>	<b>1,99,56</b>	<b>—</b>	<b>—</b>	<b>1</b>	<b>50,47</b>	
<b>VIII. ALL OTHERS</b>	<b>3,052</b>	<b>7,73,31</b>	<b>2,900</b>	<b>11,21,33</b>	<b>2,658</b>	<b>4,74,14</b>	<b>4,195</b>	<b>11,24,78</b>	
<b>TOTAL BANK CREDIT</b>	<b>70,749</b>	<b>189,23,90</b>	<b>78,243</b>	<b>146,39,29</b>	<b>61,282</b>	<b>91,51,53</b>	<b>59,352</b>	<b>141,19,15</b>	
<i>OF WHICH:</i>									
1. Artisans & Village Industries	2,180	3,14,88	5,918	4,74,75	7,114	4,97,83	2,104	2,45,89	
2. Other Small Scale Industries	3,274	19,70,56	918	4,50,27	463	3,02,78	2,543	6,92,26	

OCCUPATION	GAYA		GOPALGANJ		JAMUI		JEHANABAD		
	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	
<b>I. AGRICULTURE</b>	<b>28,653</b>	<b>37,02,66</b>	<b>12,935</b>	<b>33,13,35</b>	<b>13,317</b>	<b>20,62,31</b>	<b>14,435</b>	<b>17,45,93</b>	
1. Direct Finance	28,098	35,36,19	12,814	19,07,05	13,270	20,55,50	14,208	16,65,99	
2. Indirect Finance	555	1,66,47	121	14,06,30	47	6,81	227	79,94	
<b>II. INDUSTRY</b>	<b>14,229</b>	<b>30,84,32</b>	<b>7,937</b>	<b>26,34,89</b>	<b>3,712</b>	<b>4,38,39</b>	<b>7,259</b>	<b>11,05,39</b>	
1. Mining & Quarrying	6	21,00	1	7,21	—	—	—	—	
2. Manufacturing & Processing	14,216	30,52,54	7,932	25,99,21	3,712	4,38,39	7,258	11,02,54	
3. Electricity, Gas & Water	2	2,59	—	—	—	—	—	—	
4. Construction	5	8,19	4	28,47	—	—	1	2,85	
<b>III. TRANSPORT OPERATORS</b>	<b>1,980</b>	<b>9,62,17</b>	<b>898</b>	<b>2,43,65</b>	<b>1,148</b>	<b>1,94,78</b>	<b>864</b>	<b>3,36,46</b>	
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>3,027</b>	<b>14,49,77</b>	<b>2,118</b>	<b>2,67,64</b>	<b>1,151</b>	<b>2,05,76</b>	<b>1,417</b>	<b>2,38,28</b>	
<b>V. PERSONAL LOANS</b>	<b>22,169</b>	<b>60,71,15</b>	<b>6,678</b>	<b>16,26,06</b>	<b>4,757</b>	<b>10,85,75</b>	<b>5,081</b>	<b>10,91,47</b>	
1. Loans for Purchase of Consumer Durables	2,421	3,61,15	607	1,40,31	664	95,98	139	33,68	
2. Loans for Housing	2,449	22,56,04	505	3,15,62	577	2,77,12	361	2,93,97	
3. Rest of the Personal Loans	17,299	34,53,96	5,566	11,70,13	3,516	7,12,65	4,581	7,63,82	
<b>VI. TRADE</b>	<b>17,135</b>	<b>35,14,03</b>	<b>9,652</b>	<b>17,47,27</b>	<b>7,102</b>	<b>7,99,35</b>	<b>7,303</b>	<b>7,87,79</b>	
1. Wholesale Trade	1,374	6,78,63	525	3,12,18	432	91,71	84	53,78	
2. Retail Trade	15,761	28,35,40	9,127	14,35,09	6,670	7,07,64	7,219	7,34,01	
<b>VII. FINANCE</b>	<b>1</b>	<b>1,01,01</b>	<b>1</b>	<b>91</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	
<b>VIII. ALL OTHERS</b>	<b>5,633</b>	<b>18,41,02</b>	<b>2,115</b>	<b>3,51,64</b>	<b>597</b>	<b>1,30,36</b>	<b>1,771</b>	<b>2,81,41</b>	
<b>TOTAL BANK CREDIT</b>	<b>92,827</b>	<b>207,26,13</b>	<b>42,334</b>	<b>101,85,41</b>	<b>31,784</b>	<b>49,16,70</b>	<b>38,130</b>	<b>55,86,73</b>	
<i>OF WHICH:</i>									
1. Artisans & Village Industries	7,009	5,96,06	4,381	3,62,14	2,082	1,66,04	2,435	2,16,96	
2. Other Small Scale Industries	3,958	13,46,71	1,368	4,22,51	1,061	2,10,65	3,176	4,91,26	

OCCUPATION	KAIMUL		KATI HAR		KHAGARIA		KISHANGANJ	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
	25	26	27	28	29	30	31	32
<b>I. AGRICULTURE</b>	<b>21,786</b>	<b>45,81,42</b>	<b>32,790</b>	<b>61,93,64</b>	<b>14,895</b>	<b>23,31,25</b>	<b>14,640</b>	<b>23,15,92</b>

	1. Direct Finance	21,563	45,38,30	32,534	61,09,51	14,787	22,96,87	14,589	23,03,48
	2. Indirect Finance	223	43,12	256	84,13	108	34,38	51	12,44
<b>II.</b>	<b>INDUSTRY</b>	<b>11,689</b>	<b>14,34,26</b>	<b>5,647</b>	<b>14,87,25</b>	<b>1,997</b>	<b>3,26,98</b>	<b>4,268</b>	<b>5,31,76</b>
	1. Mining & Quarrying	—	—	—	—	1	16,26	—	—
	2. Manufacturing & Processing	11,688	14,33,98	5,640	14,75,51	1,995	3,10,64	4,268	5,31,76
	3. Electricity, Gas & Water	—	—	1	58	—	—	—	—
	4. Construction	1	28	6	11,16	1	8	—	—
<b>III.</b>	<b>TRANSPORT OPERATORS</b>	<b>758</b>	<b>2,04,41</b>	<b>775</b>	<b>2,23,81</b>	<b>1,707</b>	<b>1,70,45</b>	<b>374</b>	<b>64,90</b>
<b>IV.</b>	<b>PROFESSIONAL AND OTHER SERVICES</b>	<b>1,097</b>	<b>1,14,79</b>	<b>709</b>	<b>1,02,93</b>	<b>319</b>	<b>1,05,08</b>	<b>776</b>	<b>1,10,19</b>
<b>V.</b>	<b>PERSONAL LOANS</b>	<b>3,199</b>	<b>7,37,00</b>	<b>10,150</b>	<b>26,93,57</b>	<b>4,162</b>	<b>8,62,99</b>	<b>5,161</b>	<b>9,72,82</b>
	1. Loans for Purchase of Consumer Durables	82	28,57	1,074	1,93,90	859	1,35,65	687	1,68,13
	2. Loans for Housing	149	1,25,56	1,047	8,95,88	231	1,16,07	856	3,70,86
	3. Rest of the Personal Loans	2,968	5,82,87	8,029	16,03,79	3,072	6,11,27	3,618	4,33,83
<b>VI.</b>	<b>TRADE</b>	<b>9,321</b>	<b>12,25,08</b>	<b>9,636</b>	<b>24,01,07</b>	<b>6,707</b>	<b>11,51,60</b>	<b>7,257</b>	<b>11,82,99</b>
	1. Wholesale Trade	180	1,70,57	548	3,94,50	89	1,34,32	1,166	2,02,14
	2. Retail Trade	9,141	10,54,51	9,088	20,06,57	6,618	10,17,28	6,091	9,80,85
<b>VII.</b>	<b>FINANCE</b>	<b>—</b>	<b>—</b>	<b>59</b>	<b>23,34</b>	<b>—</b>	<b>—</b>	<b>1</b>	<b>49</b>
<b>VIII.</b>	<b>ALL OTHERS</b>	<b>1,869</b>	<b>3,26,92</b>	<b>2,209</b>	<b>9,13,46</b>	<b>443</b>	<b>1,05,46</b>	<b>792</b>	<b>1,12,41</b>
<b>TOTAL BANK CREDIT</b>		<b>49,719</b>	<b>86,23,88</b>	<b>61,975</b>	<b>140,39,07</b>	<b>30,230</b>	<b>50,53,81</b>	<b>33,269</b>	<b>52,91,48</b>
<i>OF WHICH:</i>									
	1. Artisans & Village Industries	7,501	6,31,77	2,040	2,25,89	1,331	1,07,74	2,414	2,23,22
	2. Other Small Scale Industries	2,668	5,99,09	1,731	6,84,68	385	1,71,16	866	1,93,61

OCCUPATION	LAKHISARAI		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	
	33	34	35	36	37	38	39	40	
<b>I. AGRICULTURE</b>	<b>7,115</b>	<b>12,94,42</b>	<b>10,700</b>	<b>25,77,49</b>	<b>23,141</b>	<b>44,11,83</b>	<b>11,098</b>	<b>17,70,14</b>	
1. Direct Finance	7,077	12,76,73	10,689	25,47,20	22,440	41,49,72	11,042	17,50,45	
2. Indirect Finance	38	17,69	11	30,29	701	2,62,11	56	19,69	
<b>II. INDUSTRY</b>	<b>1,324</b>	<b>4,98,00</b>	<b>2,999</b>	<b>7,71,66</b>	<b>4,699</b>	<b>21,80,66</b>	<b>2,975</b>	<b>7,51,34</b>	
1. Mining & Quarrying	—	—	—	—	—	—	2	5,17	
2. Manufacturing & Processing	1,324	4,98,00	2,998	7,71,21	4,639	21,73,58	2,668	6,54,97	
3. Electricity, Gas & Water	—	—	—	—	—	—	—	—	
4. Construction	—	—	1	45	60	7,08	305	91,20	
<b>III. TRANSPORT OPERATORS</b>	<b>1,013</b>	<b>1,45,96</b>	<b>1,243</b>	<b>2,64,02</b>	<b>2,069</b>	<b>2,98,07</b>	<b>1,849</b>	<b>3,54,55</b>	
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>452</b>	<b>1,36,44</b>	<b>489</b>	<b>82,77</b>	<b>2,390</b>	<b>4,29,61</b>	<b>1,061</b>	<b>2,29,71</b>	
<b>V. PERSONAL LOANS</b>	<b>3,446</b>	<b>7,77,78</b>	<b>4,128</b>	<b>10,08,11</b>	<b>13,729</b>	<b>32,47,31</b>	<b>9,349</b>	<b>27,03,96</b>	
1. Loans for Purchase of Consumer Durables	181	36,56	532	1,11,50	497	85,54	311	1,05,57	
2. Loans for Housing	210	1,13,10	260	1,98,27	1,564	11,95,27	999	8,07,52	
3. Rest of the Personal Loans	3,055	6,28,12	3,336	6,98,34	11,668	19,66,50	8,039	17,90,87	
<b>VI. TRADE</b>	<b>2,837</b>	<b>4,25,91</b>	<b>6,007</b>	<b>13,99,37</b>	<b>10,456</b>	<b>17,70,04</b>	<b>9,776</b>	<b>13,56,00</b>	
1. Wholesale Trade	61	90,04	433	3,01,86	770	3,00,79	179	1,18,95	
2. Retail Trade	2,776	3,35,87	5,574	10,97,51	9,686	14,69,25	9,597	12,37,05	
<b>VII. FINANCE</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>4</b>	<b>25,27</b>	<b>1</b>	<b>3,65</b>	
<b>VIII. ALL OTHERS</b>	<b>950</b>	<b>3,24,81</b>	<b>290</b>	<b>1,04,85</b>	<b>3,492</b>	<b>3,67,84</b>	<b>1,319</b>	<b>4,16,42</b>	
<b>TOTAL BANK CREDIT</b>		<b>17,137</b>	<b>36,03,32</b>	<b>25,856</b>	<b>62,08,27</b>	<b>59,980</b>	<b>127,30,63</b>	<b>37,428</b>	<b>75,85,77</b>
<i>OF WHICH:</i>									
	1. Artisans & Village Industries	570	78,48	934	97,93	2,020	2,93,55	1,292	2,10,98
	2. Other Small Scale Industries	527	3,24,97	1,306	4,49,80	1,949	8,34,47	911	3,12,46

OCCUPATION	MUZAFFARPUR		NALANDA		NAWADA		PASCHIMI CHAMPARAN	
	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
<b>I. AGRICULTURE</b>	<b>22,301</b>	<b>50,66,39</b>	<b>22,971</b>	<b>26,34,42</b>	<b>20,869</b>	<b>25,35,63</b>	<b>55,333</b>	<b>114,79,17</b>
1. Direct Finance	21,833	46,79,08	22,718	25,60,55	20,271	24,97,26	55,276	78,74,61
2. Indirect Finance	468	3,87,31	253	73,87	598	38,37	57	36,04,56
<b>II. INDUSTRY</b>	<b>7,947</b>	<b>42,91,68</b>	<b>9,090</b>	<b>15,92,34</b>	<b>9,677</b>	<b>10,31,98</b>	<b>3,174</b>	<b>31,79,00</b>
1. Mining & Quarrying	6	28,81	1	2,11	—	—	19	1,21,81
2. Manufacturing & Processing	7,918	41,83,22	9,084	15,84,49	9,677	10,31,98	3,154	30,35,78
3. Electricity, Gas & Water	3	22,60	2	4,97	—	—	1	21,41
4. Construction	20	57,05	3	77	—	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>3,046</b>	<b>6,58,56</b>	<b>3,105</b>	<b>6,10,71</b>	<b>2,321</b>	<b>2,93,14</b>	<b>1,645</b>	<b>3,08,45</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>3,389</b>	<b>9,72,62</b>	<b>1,250</b>	<b>2,78,43</b>	<b>2,478</b>	<b>2,73,40</b>	<b>929</b>	<b>3,46,11</b>
<b>V. PERSONAL LOANS</b>	<b>33,693</b>	<b>117,05,78</b>	<b>12,272</b>	<b>25,28,00</b>	<b>6,557</b>	<b>10,87,76</b>	<b>12,527</b>	<b>41,78,39</b>
1. Loans for Purchase of Consumer Durables	2,898	7,08,95	984	2,02,23	288	1,01,47	456	86,67
2. Loans for Housing	5,994	52,82,72	660	5,18,35	289	2,50,67	894	14,51,21
3. Rest of the Personal Loans	24,801	57,14,11	10,628	18,07,42	5,980	7,35,62	11,177	26,40,51
<b>VI. TRADE</b>	<b>27,539</b>	<b>65,60,75</b>	<b>13,630</b>	<b>26,28,15</b>	<b>7,085</b>	<b>9,61,13</b>	<b>12,182</b>	<b>22,56,03</b>
1. Wholesale Trade	938	17,74,77	450	4,07,00	441	1,27,09	260	3,86,72
2. Retail Trade	26,601	47,85,98	13,180	22,21,15	6,644	8,34,04	11,922	18,69,31
<b>VII. FINANCE</b>	<b>5</b>	<b>23,66</b>	<b>5</b>	<b>44,79</b>	<b>—</b>	<b>—</b>	<b>2</b>	<b>6,42,57</b>
<b>VIII. ALL OTHERS</b>	<b>3,101</b>	<b>22,20,59</b>	<b>1,400</b>	<b>6,27,65</b>	<b>917</b>	<b>1,16,69</b>	<b>686</b>	<b>19,52,44</b>
<b>TOTAL BANK CREDIT</b>	<b>1,01,021</b>	<b>315,00,03</b>	<b>63,723</b>	<b>109,44,49</b>	<b>49,904</b>	<b>62,99,73</b>	<b>86,478</b>	<b>243,42,16</b>
<i>OF WHICH:</i>								
1. Artisans & Village Industries	3,402	4,91,20	5,198	5,46,10	6,273	4,69,50	1,431	2,09,76
2. Other Small Scale Industries	2,946	21,98,19	2,071	6,00,59	1,822	3,78,92	891	6,23,18

OCCUPATION	PATNA		PURBI CHAMPARAN		PURNIA		ROHTAS	
	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
<b>I. AGRICULTURE</b>	<b>24,246</b>	<b>66,79,30</b>	<b>33,785</b>	<b>53,83,99</b>	<b>20,544</b>	<b>55,86,80</b>	<b>36,975</b>	<b>73,91,16</b>
1. Direct Finance	23,770	51,51,18	33,618	53,16,48	20,472	55,36,04	36,078	70,83,58
2. Indirect Finance	476	15,28,12	167	67,51	72	50,76	897	3,07,58
<b>II. INDUSTRY</b>	<b>17,579</b>	<b>370,31,00</b>	<b>3,900</b>	<b>22,21,58</b>	<b>4,783</b>	<b>18,36,61</b>	<b>18,473</b>	<b>40,05,01</b>
1. Mining & Quarrying	15	2,01,29	2	3,01	1	15,00	9	57,37
2. Manufacturing & Processing	17,235	363,47,93	3,893	22,18,33	4,756	17,41,54	18,462	39,46,93
3. Electricity, Gas & Water	8	62,89	—	—	—	—	—	—
4. Construction	321	4,18,89	5	24	26	80,07	2	71
<b>III. TRANSPORT OPERATORS</b>	<b>3,227</b>	<b>35,85,53</b>	<b>1,156</b>	<b>4,97,15</b>	<b>658</b>	<b>4,63,00</b>	<b>1,992</b>	<b>5,05,63</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>7,414</b>	<b>61,12,92</b>	<b>1,703</b>	<b>3,97,57</b>	<b>1,200</b>	<b>3,94,25</b>	<b>1,077</b>	<b>2,24,09</b>
<b>V. PERSONAL LOANS</b>	<b>80,318</b>	<b>372,16,44</b>	<b>17,019</b>	<b>40,32,77</b>	<b>11,147</b>	<b>34,77,43</b>	<b>12,960</b>	<b>26,65,20</b>
1. Loans for Purchase of Consumer Durables	5,291	18,00,12	754	1,64,95	577	1,46,14	615	1,05,79

2. Loans for Housing	17,156	166,64,91	1,303	10,38,65	1,857	16,12,07	687	5,09,02
3. Rest of the Personal Loans	57,871	187,51,41	14,962	28,29,17	8,713	17,19,22	11,658	20,50,39
<b>VI. TRADE</b>	<b>43,570</b>	<b>328,35,96</b>	<b>14,737</b>	<b>27,65,68</b>	<b>5,278</b>	<b>19,64,28</b>	<b>24,095</b>	<b>34,84,87</b>
1. Wholesale Trade	4,058	74,58,93	1,238	4,29,55	271	3,81,11	437	3,92,88
2. Retail Trade	39,512	253,77,03	13,499	23,36,13	5,007	15,83,17	23,658	30,91,99
<b>VII. FINANCE</b>	<b>38</b>	<b>5,71,83</b>	<b>10</b>	<b>15,33</b>	<b>13</b>	<b>98,48</b>	<b>—</b>	<b>—</b>
<b>VIII. ALL OTHERS</b>	<b>16,326</b>	<b>246,42,87</b>	<b>933</b>	<b>4,69,98</b>	<b>1,947</b>	<b>5,42,23</b>	<b>3,277</b>	<b>8,00,37</b>
<b>TOTAL BANK CREDIT</b>	<b>1,92,718</b>	<b>1486,75,85</b>	<b>73,243</b>	<b>157,84,05</b>	<b>45,570</b>	<b>143,63,08</b>	<b>98,849</b>	<b>190,76,33</b>
<i>OF WHICH:</i>								
1. Artisans & Village Industries	4,041	11,03,25	1,047	1,72,87	1,774	1,97,23	11,382	8,26,50
2. Other Small Scale Industries	9,050	147,19,52	2,129	7,26,34	1,433	7,14,21	2,525	8,70,57

OCCUPATION	SAHARSA		SAMASTIPUR		SARAN		SHEIKHPURA	
	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
<b>I. AGRICULTURE</b>	<b>10,043</b>	<b>15,93,09</b>	<b>21,989</b>	<b>47,14,03</b>	<b>28,414</b>	<b>42,73,43</b>	<b>6,612</b>	<b>9,71,30</b>
1. Direct Finance	10,011	15,76,76	21,475	44,97,19	28,257	40,42,67	6,598	9,66,09
2. Indirect Finance	32	16,33	514	2,16,84	157	2,30,76	14	5,21
<b>II. INDUSTRY</b>	<b>3,554</b>	<b>19,70,98</b>	<b>7,461</b>	<b>21,03,00</b>	<b>9,327</b>	<b>15,16,39</b>	<b>909</b>	<b>1,64,69</b>
1. Mining & Quarrying	—	—	—	—	3	5,94	—	—
2. Manufacturing & Processing	3,553	19,69,95	7,460	20,97,53	9,323	15,09,98	909	1,64,69
3. Electricity, Gas & Water	—	—	—	—	—	—	—	—
4. Construction	1	1,03	1	5,47	1	47	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>480</b>	<b>1,97,52</b>	<b>2,003</b>	<b>9,99,45</b>	<b>2,215</b>	<b>5,39,79</b>	<b>971</b>	<b>91,76</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,172</b>	<b>3,36,81</b>	<b>3,409</b>	<b>6,58,72</b>	<b>4,000</b>	<b>5,76,43</b>	<b>280</b>	<b>54,36</b>
<b>V. PERSONAL LOANS</b>	<b>6,051</b>	<b>15,07,26</b>	<b>17,814</b>	<b>40,37,79</b>	<b>13,525</b>	<b>37,37,47</b>	<b>1,446</b>	<b>2,86,83</b>
1. Loans for Purchase of Consumer Durables	311	71,82	2,198	4,73,54	588	2,14,73	41	11,59
2. Loans for Housing	952	5,88,37	980	8,68,44	1,675	13,25,18	90	36,39
3. Rest of the Personal Loans	4,788	8,47,07	14,636	26,95,81	11,262	21,97,56	1,315	2,38,85
<b>VI. TRADE</b>	<b>6,915</b>	<b>13,77,74</b>	<b>13,730</b>	<b>36,54,95</b>	<b>18,242</b>	<b>25,19,95</b>	<b>3,131</b>	<b>3,12,96</b>
1. Wholesale Trade	332	1,58,97	416	4,91,32	720	3,05,44	37	35,39
2. Retail Trade	6,583	12,18,77	13,314	31,63,63	17,522	22,14,51	3,094	2,77,57
<b>VII. FINANCE</b>	<b>10</b>	<b>58,54</b>	<b>2</b>	<b>37</b>	<b>1</b>	<b>5,04</b>	<b>—</b>	<b>—</b>
<b>VIII. ALL OTHERS</b>	<b>859</b>	<b>3,73,12</b>	<b>3,007</b>	<b>11,18,36</b>	<b>1,307</b>	<b>3,61,49</b>	<b>149</b>	<b>51,06</b>
<b>TOTAL BANK CREDIT</b>	<b>30,084</b>	<b>74,15,06</b>	<b>69,415</b>	<b>172,86,67</b>	<b>77,031</b>	<b>135,29,99</b>	<b>13,498</b>	<b>19,32,96</b>
<i>OF WHICH:</i>								
1. Artisans & Village Industries	1,708	1,92,66	3,009	2,58,76	4,106	3,56,50	603	62,86
2. Other Small Scale Industries	1,106	3,31,93	2,471	9,19,68	3,223	7,87,59	232	89,96

OCCUPATION	SHEOHAR		SITAMARHI		SIWAN	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	65	66	67	68	69	70
<b>I. AGRICULTURE</b>	<b>2,296</b>	<b>3,11,17</b>	<b>18,405</b>	<b>26,84,86</b>	<b>12,217</b>	<b>20,35,18</b>
1. Direct Finance	2,285	3,05,80	18,179	25,96,17	12,132	19,40,29
2. Indirect Finance	11	5,37	226	88,69	85	94,89
<b>II. INDUSTRY</b>	<b>709</b>	<b>1,13,47</b>	<b>4,543</b>	<b>13,43,69</b>	<b>7,862</b>	<b>43,56,47</b>
1. Mining & Quarrying	—	—	—	—	—	—

2. Manufacturing & Processing	708	1,11,72	4,543	13,43,69	7,859	43,43,46
3. Electricity, Gas & Water	1	1,75	—	—	2	12,93
4. Construction	—	—	—	—	1	8
<b>III. TRANSPORT OPERATORS</b>	<b>413</b>	<b>51,39</b>	<b>2,429</b>	<b>2,73,76</b>	<b>1,186</b>	<b>3,85,77</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>341</b>	<b>42,40</b>	<b>1,516</b>	<b>2,39,33</b>	<b>976</b>	<b>2,33,87</b>
<b>V. PERSONAL LOANS</b>	<b>747</b>	<b>2,04,58</b>	<b>7,935</b>	<b>20,86,25</b>	<b>13,799</b>	<b>32,24,22</b>
1. Loans for Purchase of Consumer Durables	236	61,32	501	1,16,43	832	1,60,60
2. Loans for Housing	61	52,76	1,468	8,27,97	1,655	9,17,09
3. Rest of the Personal Loans	450	90,50	5,966	11,41,85	11,312	21,46,53
<b>VI. TRADE</b>	<b>1,862</b>	<b>2,76,82</b>	<b>19,586</b>	<b>24,50,22</b>	<b>21,867</b>	<b>31,87,77</b>
1. Wholesale Trade	12	15,59	322	2,31,22	742	4,62,17
2. Retail Trade	1,850	2,61,23	19,264	22,19,00	21,125	27,25,60
<b>VII. FINANCE</b>	<b>—</b>	<b>—</b>	<b>1</b>	<b>10</b>	<b>17</b>	<b>4,83</b>
<b>VIII. ALL OTHERS</b>	<b>198</b>	<b>39,74</b>	<b>1,286</b>	<b>3,96,80</b>	<b>2,367</b>	<b>4,38,94</b>
<b>TOTAL BANK CREDIT</b>	<b>6,566</b>	<b>10,39,57</b>	<b>55,701</b>	<b>94,75,01</b>	<b>60,291</b>	<b>138,67,05</b>
<i>OF WHICH:</i>						
1. Artisans & Village Industries	437	39,21	2,013	2,22,84	3,857	6,52,34
2. Other Small Scale Industries	142	59,07	1,175	4,19,58	1,480	24,83,66

OCCUPATION	SUPAUL		VAISHALI	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	71	72	73	74
<b>I. AGRICULTURE</b>	<b>17,001</b>	<b>26,13,89</b>	<b>15,806</b>	<b>26,46,42</b>
1. Direct Finance	16,725	25,86,08	15,384	25,71,42
2. Indirect Finance	276	27,81	422	75,00
<b>II. INDUSTRY</b>	<b>5,839</b>	<b>8,08,94</b>	<b>5,380</b>	<b>12,35,24</b>
1. Mining & Quarrying	—	—	—	—
2. Manufacturing & Processing	5,838	8,07,80	5,380	12,35,24
3. Electricity, Gas & Water	1	1,14	—	—
4. Construction	—	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>366</b>	<b>55,68</b>	<b>835</b>	<b>3,49,24</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>685</b>	<b>1,27,06</b>	<b>1,783</b>	<b>6,06,36</b>
<b>V. PERSONAL LOANS</b>	<b>4,386</b>	<b>10,09,95</b>	<b>12,624</b>	<b>31,10,03</b>
1. Loans for Purchase of Consumer Durables	263	71,08	194	49,97
2. Loans for Housing	301	2,14,05	1,594	11,24,07
3. Rest of the Personal Loans	3,822	7,24,82	10,836	19,35,99
<b>VI. TRADE</b>	<b>6,176</b>	<b>10,63,67</b>	<b>14,654</b>	<b>22,19,53</b>
1. Wholesale Trade	366	1,08,88	706	2,41,96
2. Retail Trade	5,810	9,54,79	13,948	19,77,57
<b>VII. FINANCE</b>	<b>1</b>	<b>1,79</b>	<b>18</b>	<b>7,50</b>
<b>VIII. ALL OTHERS</b>	<b>1,349</b>	<b>5,26,62</b>	<b>1,269</b>	<b>2,54,51</b>
<b>TOTAL BANK CREDIT</b>	<b>35,803</b>	<b>62,07,60</b>	<b>52,369</b>	<b>104,28,83</b>
<i>OF WHICH:</i>				
1. Artisans & Village Industries	1,805	2,11,28	1,448	1,85,31
2. Other Small Scale Industries	1,954	3,42,22	1,839	6,08,35