

**TABLE NO. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
STATE : BIHAR**

EASTERNREGION

ARARIA

No. of Accounts	Amount Out- standing
1	2
21,131	51,70,47
19,552	48,70,12
1,579	3,00,35
4,339	14,65,64
2	4,41
4,291	13,09,23
1	3,93
45	1,48,07
403	1,13,00
568	1,64,55
6,568	27,33,82
555	1,52,90
598	8,88,22
5,415	16,92,70
10,854	31,07,84
268	3,17,31
10,586	27,90,53
5	1,81,72
1,819	6,48,16
45,687	135,85,20
2,364	5,46,98
1,343	4,19,49

(Amount in Rupees Thousand)

ARWAL		AURANGABAD		BANKA		BEGUSARAI		BHAGALPUR		BHOJPUR		Item No.
No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	
3	4	5	6	7	8	9	10	11	12	13	14	
6,170	5,22,40	17,673	50,67,69	15,088	23,28,39	22,308	52,64,52	23,339	53,30,17	29,009	59,73,26	I
5,700	4,56,52	16,239	37,01,50	14,603	21,74,53	21,136	48,91,73	22,285	48,60,59	26,552	55,40,22	1
470	65,88	1,434	13,66,19	485	1,53,86	1,172	3,72,79	1,054	4,69,58	2,457	4,33,04	2
2,472	3,02,90	12,134	36,91,02	3,084	6,37,93	3,245	25,92,15	7,264	31,82,76	10,660	15,92,89	II
—	—	18	1,52,04	—	—	3	9,08	—	—	—	—	1
2,472	3,02,90	12,038	33,90,03	3,027	6,23,88	3,181	25,07,77	7,030	27,63,14	10,318	15,32,36	2
—	—	4	26,55	—	—	2	15,15	1	3,11	1	1,82	3
—	—	74	1,22,40	57	14,05	59	60,15	233	4,16,51	341	58,71	4
461	1,07,38	1,331	4,70,97	422	1,74,09	1,582	4,77,95	970	5,59,99	3,053	9,97,60	III
136	37,70	2,083	21,10,58	1,841	3,52,14	2,600	6,18,18	2,337	6,68,83	1,481	4,24,60	IV
2,540	4,74,24	12,271	35,57,40	5,745	13,88,05	12,165	53,73,46	19,157	99,63,96	18,605	65,77,92	V
8	1,94	119	40,46	302	1,05,62	462	1,83,40	785	2,47,30	224	51,01	1
133	34,69	1,015	7,42,85	291	3,41,23	2,383	20,14,28	1,838	31,51,96	1,617	20,16,00	2

2,399	4,37,61	11,137	27,74,09	5,152	9,41,20	9,320	31,75,78	16,534	65,64,70	16,764	45,10,91	3
6,644	6,71,98	16,227	40,61,20	9,340	21,52,74	12,980	49,93,19	15,135	58,86,59	25,034	35,55,39	VI
107	34,54	384	1,93,08	215	2,10,18	166	4,91,13	550	8,94,03	1,833	3,95,04	1
6,537	6,37,44	15,843	38,68,12	9,125	19,42,56	12,814	45,02,06	14,585	49,92,56	23,201	31,60,35	2
23	7,41	99	1,22,42	21	2,79	54	3,75	44	2,53,62	157	3,65,63	VII
858	2,22,28	2,509	19,01,85	4,184	10,07,05	7,482	41,83,40	7,371	28,74,41	6,557	20,34,42	VIII
19,304	23,46,29	64,327	209,83,13	39,725	80,43,18	62,416	235,06,60	75,617	287,20,33	94,556	215,21,71	TOTAL
1,347	63,12	7,575	8,34,47	1,721	2,59,56	965	7,34,91	2,385	10,62,31	8,113	5,08,12	1
819	1,85,82	2,826	18,59,83	908	1,86,27	1,633	7,71,52	3,145	8,91,66	1,792	5,96,52	2

BUXAR		DARBHANGA		GAYA		GOPALGANJ		JAMUI		JEHANABAD		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
15	16	17	18	19	20	21	22	23	24	25	26	
22,971	39,42,35	13,002	29,18,29	41,614	46,58,04	8,428	26,51,86	12,895	21,94,88	9,746	13,61,00	I
20,125	35,64,10	11,904	25,93,70	37,642	41,96,41	7,959	25,17,71	12,150	21,05,12	8,413	12,63,11	1
2,846	3,78,25	1,098	3,24,59	3,972	4,61,63	469	1,34,15	745	89,76	1,333	97,89	2
11,327	15,27,22	5,799	14,09,43	13,086	26,43,61	5,650	44,07,37	2,639	5,23,41	3,457	6,79,38	II
—	—	5	24,03	9	67,05	11	42,06	1	4,82	1	3,84	1
11,317	15,12,04	5,635	12,85,71	13,018	25,09,32	5,589	42,55,67	2,596	5,02,25	3,446	6,66,97	2
—	—	1	7,92	1	76	—	—	—	—	—	—	3
10	15,18	158	91,77	58	66,48	50	1,09,64	42	16,34	10	8,57	4
2,155	4,21,31	1,604	4,53,30	4,012	10,36,98	340	3,49,78	727	2,61,94	546	2,67,89	III
1,276	5,25,45	3,410	8,05,48	2,722	10,35,98	3,431	6,21,35	1,069	4,29,46	160	60,76	IV
8,722	24,64,59	21,851	96,90,53	25,464	92,52,85	8,972	34,09,57	4,945	19,03,37	4,096	14,10,30	V
255	89,95	817	3,67,32	1,214	2,82,76	341	97,21	198	2,02,26	96	32,50	1
1,024	6,34,78	2,219	33,97,54	3,728	37,00,51	570	6,48,01	418	4,20,78	492	3,56,55	2
7,443	17,39,86	18,815	59,25,67	20,522	52,69,58	8,061	26,64,35	4,329	12,80,33	3,508	10,21,25	3
20,958	22,82,23	15,400	37,32,41	25,897	58,28,56	10,979	24,79,66	11,059	17,75,76	5,001	10,96,59	VI
229	1,82,14	1,047	4,61,72	2,334	9,27,02	802	2,35,09	101	60,28	720	1,39,34	1
20,729	21,00,09	14,353	32,70,69	23,563	49,01,54	10,177	22,44,57	10,958	17,15,48	4,281	9,57,25	2
79	46,59	772	1,43,81	256	4,01,38	68	2,79,21	1	19	47	8,54	VII
3,887	15,36,81	6,389	22,51,68	10,823	33,11,79	3,562	17,15,97	1,803	6,14,20	1,671	4,12,13	VIII
71,375	127,46,55	68,227	214,04,93	1,23,874	281,69,19	41,430	159,14,77	35,138	77,03,21	24,724	52,96,59	TOTAL
9,111	5,87,10	3,137	4,45,14	9,417	8,39,84	4,419	4,80,32	1,660	2,46,84	1,603	2,44,51	1
494	3,86,64	1,818	5,95,81	2,437	11,77,71	490	1,91,38	756	2,10,93	1,441	3,16,52	2

EASTERN REGION

STATE: BIHAR (Contd.)

OCCUPATION	KAIMUR		KATI HAR		KHAGARIA		KISHANGANJ	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	27	28	29	30	31	32	33	34
I. AGRICULTURE	22,564	62,02,00	29,944	72,57,02	15,644	32,11,15	15,286	26,19,47
1. Direct Finance	21,793	60,39,71	28,914	68,74,14	14,215	29,43,36	14,889	25,23,01
2. Indirect Finance	771	1,62,29	1,030	3,82,88	1,429	2,67,79	397	96,46
II. INDUSTRY	11,737	16,96,87	4,618	22,27,07	2,198	4,49,63	3,629	6,14,57
1. Mining & Quarrying	8	39,17	1	5,17,73	—	—	—	—
2. Manufacturing & Processing	11,722	16,47,94	4,506	15,79,84	2,192	4,45,64	3,605	5,54,05
3. Electricity, Gas & Water	—	—	2	6,64	1	2,57	—	—
4. Construction	7	9,76	109	1,22,86	5	1,42	24	60,52
III. TRANSPORT OPERATORS	1,481	2,98,47	807	2,66,89	1,423	1,99,00	562	1,12,52

IV. PROFESSIONAL AND OTHER SERVICES	246	98,77	1,467	3,47,56	455	98,06	1,413	2,82,86
V. PERSONALLOANS	4,331	15,45,45	9,644	44,74,78	4,369	16,76,50	5,349	19,49,79
1. Loans for Purchase of Consumer Durables	44	20,27	367	1,11,04	560	1,89,97	539	1,55,90
2. Loans for Housing	605	3,79,34	829	14,24,46	162	2,88,24	567	5,43,53
3. Rest of the Personal Loans	3,682	11,45,84	8,448	29,39,28	3,647	11,98,29	4,243	12,50,36
VI. TRADE	13,327	20,95,29	13,132	42,34,30	7,179	23,41,60	9,098	19,34,18
1. Wholesale Trade	1,773	2,17,22	498	4,41,63	303	2,30,44	277	3,04,82
2. Retail Trade	11,554	18,78,07	12,634	37,92,67	6,876	21,11,16	8,821	16,29,36
VII. FINANCE	85	5,67	15	46,20	101	8,17	3	1,16
VIII. ALL OTHERS	3,141	8,26,21	4,267	15,07,84	1,406	2,25,33	981	2,13,92
TOTAL BANK CREDIT	56,912	127,68,73	63,894	203,61,66	32,775	82,09,44	36,321	77,28,47
<i>OF WHICH</i> : 1. Artisans and Village & Tiny Industries	10,169	8,60,45	1,678	4,68,45	1,410	1,54,61	2,298	2,68,89
2. Other Small Scale Industries	1,303	7,31,78	1,468	7,03,00	495	2,09,68	1,015	1,63,71

OCCUPATION	LAKHISARAI		MADHEPURA		MADHUBANI		MUNGER	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
	35	36	37	38	39	40	41	42
I. AGRICULTURE	6,886	13,58,62	9,308	30,27,14	24,180	51,13,69	10,579	15,37,68
1. Direct Finance	6,202	12,27,47	8,698	27,87,65	21,963	46,68,11	10,100	14,00,12
2. Indirect Finance	684	1,31,15	610	2,39,49	2,217	4,45,58	479	1,37,56
II. INDUSTRY	1,071	5,12,89	3,280	9,31,84	5,219	24,23,51	2,737	9,31,80
1. Mining & Quarrying	—	—	—	—	—	—	2	20,16
2. Manufacturing & Processing	1,066	5,01,34	3,261	9,01,72	5,057	23,44,32	2,714	7,96,37
3. Electricity, Gas & Water	—	—	—	—	—	—	2	12,38
4. Construction	5	11,55	19	30,12	162	79,19	19	1,02,89
III. TRANSPORT OPERATORS	536	73,46	995	2,96,92	2,100	4,59,86	1,448	3,64,27
IV. PROFESSIONAL AND OTHER SERVICES	459	1,49,38	812	1,83,49	2,480	5,00,01	591	1,72,98
V. PERSONALLOANS	3,055	9,90,62	4,893	15,06,18	16,241	68,91,24	9,569	35,09,44
1. Loans for Purchase of Consumer Durables	121	45,93	208	57,40	553	1,63,42	409	1,26,42
2. Loans for Housing	118	1,39,43	196	3,29,28	1,261	19,65,73	636	10,14,79
3. Rest of the Personal Loans	2,816	8,05,26	4,489	11,19,50	14,427	47,62,09	8,524	23,68,23
VI. TRADE	4,494	12,44,52	8,722	26,36,15	11,663	32,61,04	10,068	25,25,57
1. Wholesale Trade	53	1,44,93	246	3,60,35	435	4,56,38	312	4,05,32
2. Retail Trade	4,441	10,99,59	8,476	22,75,80	11,228	28,04,66	9,756	21,20,25
VII. FINANCE	159	14,40	42	13,42	191	60,07	109	10,15
VIII. ALL OTHERS	1,712	3,04,72	1,188	10,76,51	5,917	17,49,58	3,975	11,50,58
TOTAL BANK CREDIT	18,372	46,48,61	29,240	96,71,65	67,991	204,59,00	39,076	102,02,47
<i>OF WHICH</i> : 1. Artisans and Village & Tiny Industries	585	1,43,80	1,734	3,49,91	2,887	4,94,91	1,386	2,85,28
2. Other Small Scale Industries	361	2,14,13	1,240	4,55,05	1,582	5,79,30	916	3,72,14

(Amount in Rupees Thousand)												
MUZAFFARPUR		NALANDA		NAWADA		PASCHIMI CHAMPARAN		PATNA		PURBICHAMPARAN		
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	Item No.
43	44	45	46	47	48	49	50	51	52	53	54	
20,588	63,99,88	37,360	36,60,30	26,947	24,58,33	45,188	113,71,24	20,821	87,45,63	32,990	67,66,76	I
19,068	50,16,75	35,931	32,03,79	23,453	23,03,43	40,640	86,19,33	19,928	73,38,02	29,387	60,73,83	1
1,520	13,83,13	1,429	4,56,51	3,494	1,54,90	4,548	27,51,91	893	14,07,61	3,603	6,92,93	2
7,379	34,48,38	8,190	19,24,65	7,647	23,52,15	3,283	74,62,80	10,407	387,17,64	2,656	19,94,69	II
4	10,53	2	6,80	2	12,78,99	1	1,05	8	39,86	2	6,85	1
7,200	33,20,48	8,173	18,84,46	7,638	10,55,77	3,142	73,47,64	10,083	344,42,29	2,590	19,06,23	2
2	42,71	1	2,98	—	—	—	—	8	24,05,30	2	39,62	3
173	74,66	14	30,41	7	17,39	140	1,14,11	308	18,30,19	62	41,99	4
3,039	6,73,65	3,916	6,09,33	2,958	3,05,89	2,102	4,68,34	4,011	39,74,54	1,156	5,85,68	III
1,616	8,21,95	467	2,93,73	347	1,12,93	1,420	6,64,04	4,780	63,43,08	1,209	5,57,84	IV
32,957	162,00,93	14,379	40,09,50	6,855	17,57,83	14,060	62,05,14	83,638	572,78,04	18,741	64,30,64	V
2,252	6,35,48	1,273	2,66,69	146	31,92	584	2,02,14	2,866	11,78,53	740	1,34,94	1
3,444	57,70,58	1,296	10,77,97	742	5,54,85	807	8,48,30	16,763	261,49,18	989	12,22,99	2
27,261	97,94,87	11,810	26,64,84	5,967	11,71,06	12,669	51,54,70	64,009	299,50,33	17,012	50,72,71	3
29,271	93,07,97	13,415	38,05,51	13,285	18,55,08	12,433	37,93,27	17,949	434,28,84	15,377	49,72,41	VI
779	17,55,18	723	6,80,36	776	3,20,07	530	4,76,52	1,648	245,99,11	473	5,04,04	1
28,492	75,52,79	12,692	31,25,15	12,509	15,35,01	11,903	33,16,75	16,301	188,29,73	14,904	44,68,37	2
499	4,97,52	525	1,16,85	48	12,99	74	42,05	476	24,95,57	97	35,91	VII
10,533	36,10,46	2,925	13,31,34	1,754	8,68,41	4,168	12,41,97	22,173	211,69,03	7,571	24,05,02	VIII
1,05,882	409,60,74	81,177	157,51,21	59,841	97,23,61	82,728	312,48,85	1,64,255	1821,52,37	79,797	237,48,95	TOTAL
4,089	8,01,19	5,376	5,78,71	5,610	4,43,21	2,060	4,11,66	2,394	25,02,33	1,311	3,30,06	1
2,264	13,87,70	1,964	6,21,04	1,541	3,76,95	640	3,69,21	4,455	87,85,71	757	3,40,23	2
PURNIA		ROHTAS		SAHARSA		SAMASTIPUR		SARAN		SHEIKHPURA		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
55	56	57	58	59	60	61	62	63	64	65	66	
20,604	69,92,64	38,864	95,23,76	10,395	22,34,97	19,998	57,33,95	30,846	50,15,29	7,833	12,06,15	I
19,227	60,38,93	35,878	88,21,02	9,202	19,86,81	18,488	47,94,15	29,329	46,27,73	7,702	11,78,18	1
1,377	9,53,71	2,986	7,02,74	1,193	2,48,16	1,510	9,39,80	1,517	3,87,56	131	27,97	2
5,931	22,33,85	18,338	31,70,04	3,285	25,74,06	7,058	25,02,19	11,479	19,30,43	1,610	2,46,81	II
—	—	5	16,39	—	—	7	60,72	5	13,26	1	2,48	1
5,868	21,26,38	18,322	31,35,90	3,263	25,53,07	6,441	20,12,98	11,353	18,32,25	1,525	2,25,37	2
1	5,86	1	2,82	1	10,38	—	—	—	—	—	—	3
62	1,01,61	10	14,93	21	10,61	610	4,28,49	121	84,92	84	18,96	4
1,343	5,24,54	2,007	4,89,76	577	1,52,02	1,725	7,20,73	1,995	8,74,83	693	99,28	III
1,526	4,22,27	860	3,04,38	2,436	4,91,53	2,284	5,60,89	2,574	5,18,13	307	45,15	IV
12,904	59,71,98	13,465	44,12,47	6,556	23,24,12	20,664	72,79,06	17,867	64,41,25	1,590	5,09,24	V
534	1,65,47	322	85,37	232	46,41	1,711	7,59,31	516	1,18,99	186	59,49	1
1,526	25,40,71	1,423	9,79,32	358	5,20,88	957	14,88,69	1,420	19,09,99	58	63,72	2
10,844	32,65,80	11,720	33,47,78	5,966	17,56,83	17,996	50,31,06	15,931	44,12,27	1,346	3,86,03	3
10,974	36,91,06	30,132	54,59,02	8,836	23,55,25	19,730	66,91,58	23,108	44,74,49	3,643	7,11,33	VI

461	4,89,94	1,232	6,14,37	365	1,89,67	1,068	14,09,22	1,525	4,67,11	40	18,76	1
10,513	32,01,12	28,900	48,44,65	8,471	21,65,58	18,662	52,82,36	21,583	40,07,38	3,603	6,92,57	2
89	6,89,92	28	6,99	77	12,34	43	4,45,32	181	1,30,80	42	2,13	VII
1,598	9,02,03	7,296	24,25,40	2,840	8,66,56	9,286	33,48,97	8,259	20,46,56	382	1,10,10	VIII
54,969	214,28,29	1,10,990	257,91,82	35,002	110,10,85	80,788	272,82,69	96,309	214,31,78	16,100	29,30,19	TOTAL
2,392	6,36,83	14,262	12,82,81	1,540	2,61,76	3,585	4,78,25	5,618	6,52,09	641	69,19	1
2,060	9,00,51	2,175	11,13,41	1,179	2,84,64	1,719	7,15,04	4,626	8,04,04	804	1,43,33	2

EASTERN REGION

STATE : BIHAR (Contd.)

OCCUPATION	SHEOHAR		SITAMARHI		SIWAN		SUPAUL	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
	67	68	69	70	71	72	73	74
I. AGRICULTURE	1,855	3,82,82	16,397	25,42,23	13,751	53,74,62	17,396	33,46,75
1. Direct Finance	1,554	2,63,72	14,128	22,27,58	12,133	46,39,55	15,842	29,63,62
2. Indirect Finance	301	1,19,10	2,269	3,14,65	1,618	7,35,07	1,554	3,83,13
II. INDUSTRY	1,181	2,14,94	5,457	35,57,33	5,752	18,32,46	5,318	8,16,74
1. Mining & Quarrying	—	—	—	—	—	—	—	—
2. Manufacturing & Processing	1,180	2,14,73	5,422	35,25,06	5,709	16,69,52	5,311	7,99,47
3. Electricity, Gas & Water	—	—	1	2,36	—	—	1	1,67
4. Construction	1	21	34	29,91	43	1,62,94	6	15,60
III. TRANSPORT OPERATORS	408	53,14	1,326	1,99,04	973	4,09,58	563	1,04,15
IV. PROFESSIONAL AND OTHER SERVICES	34	33,43	710	2,00,57	1,629	4,41,57	771	1,89,60
V. PERSONAL LOANS	596	2,02,81	7,921	39,76,48	12,745	44,03,85	5,876	17,21,55
1. Loans for Purchase of Consumer Durables	174	47,06	300	84,55	428	94,96	493	1,18,01
2. Loans for Housing	29	47,79	657	8,18,60	773	9,30,22	270	3,51,41
3. Rest of the Personal Loans	393	1,07,96	6,964	30,73,33	11,544	33,78,67	5,113	12,52,13
VI. TRADE	2,646	3,19,62	17,094	37,38,46	14,781	44,44,19	10,098	25,91,23
1. Wholesale Trade	60	22,11	570	4,10,68	584	8,70,46	143	2,10,89
2. Retail Trade	2,586	2,97,51	16,524	33,27,78	14,197	35,73,73	9,955	23,80,34
VII. FINANCE	—	—	29	8,59	70	51,42	71	58,22
VIII. ALLOTHERS	679	2,40,82	5,432	15,90,88	5,771	27,66,63	1,221	2,88,70
TOTAL BANK CREDIT	7,399	14,47,58	54,366	158,13,58	55,472	197,24,32	41,314	91,16,94
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	538	71,87	3,700	6,19,79	3,165	3,85,27	2,651	3,07,04
2. Other Small Scale Industries	276	83,06	1,100	3,70,14	1,357	5,39,93	2,345	3,18,20

OCCUPATION	VAISHALI	
	No. of Accou nts	Amount Out- standing
	75	76
I. AGRICULTURE	14,724	37,28,05
1. DirectFinance	13,247	32,18,79
2. IndirectFinance	1,477	5,09,26
II. INDUSTRY	4,526	15,75,36
1. Mining & Quarrying	2	15,99
2. Manufacturing & Processing	4,518	15,40,71
3. Electricity, Gas & Water	1	6,02
4. Construction	5	12,64
III. TRANSPORT OPERATORS	963	4,57,08
IV. PROFESSIONAL AND OTHER SERVICES	1,538	4,90,27
V. PERSONAL LOANS	12,665	47,48,05
1. Loans for Purchase of Consumer Durables	97	36,97
2. Loans for Housing	707	11,70,99
3. Rest of the Personal Loans	11,861	35,40,09
VI. TRADE	12,947	33,84,42
1. Wholesale Trade	976	4,01,47
2. Retail Trade	11,971	29,82,95
VII. FINANCE	27	3,78
VIII. ALLOTHERS	7,712	23,18,80
TOTAL BANK CREDIT	55,102	167,05,81
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	2,255	7,27,05
2. Other Small Scale Industries	1,544	5,16,40