

**Table No. 5.9 - District-Wise Classification of Outstanding Credit of
Scheduled Commercial Banks According to Occupation
March 1996 (Part 9 of 26)**

**EASTERN REGION
STATE : BIHAR**

(Amount in Rupees Thousand)

OCCUPATION	BOKARO		BUXAR		CHATRA		DARBHANGA	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out- standing	Accounts	Out- standing	Accounts	Out- standing	Accounts	Out- standing
	15	16	17	18	19	20	21	22
I. AGRICULTURE	22,793	11,92,46	23,293	15,15,29	17,959	8,83,39	38,043	26,63,90
1. Direct Finance	22,483	9,64,84	23,153	14,96,73	17,526	8,49,96	37,541	23,76,71
2. Indirect Finance	310	2,27,62	140	18,56	433	33,43	502	2,87,19
II. INDUSTRY	6,655	24,34,44	8,930	6,99,67	1,608	94,63	9,022	24,02,73
1. Mining & Quarrying	4	2,31	1	50	-	-	2	96
2. Manufacturing & Processing	6,597	23,23,02	8,928	6,98,58	1,607	93,80	9,011	23,95,05
3. Electricity, Gas & Water	1	66	-	-	-	-	4	1,27
4. Construction	53	1,08,45	1	59	1	83	5	5,45
III. TRANSPORT OPERATORS	1,590	4,57,80	3,218	2,24,91	365	95,45	6,057	5,11,72
IV. PROFESSIONAL AND OTHER SERVICES	7,189	4,01,93	991	6,69,96	1,811	1,01,10	10,595	6,20,76
V. PERSONAL LOANS	14,234	17,79,72	4,679	4,89,03	1,087	1,43,20	11,871	21,27,23
1. Loans for Purchase of Consumer Durables	1,318	1,96,53	73	10,79	40	3,12	907	1,21,15
2. Loans for Housing	171	81,46	146	60,70	62	43,63	2,321	9,67,88
3. Rest of the Personal Loans	12,745	15,01,73	4,460	4,17,54	985	96,45	8,643	10,38,20
VI. TRADE	18,186	17,56,90	24,700	14,57,99	4,067	2,64,89	21,076	22,44,37
1. Wholesale Trade	128	1,46,08	5	7,13	141	12,86	327	1,32,11
2. Retail Trade	18,058	16,10,82	24,695	14,50,86	3,926	2,52,03	20,749	21,12,26
VII. FINANCE	2	1,52,09	-	-	-	-	8	3,25
VIII. ALL OTHERS	6,049	8,71,56	6,251	3,80,68	574	27,74	4,637	6,01,91
TOTAL BANK CREDIT	76,698	90,46,90	72,062	54,37,53	27,471	16,10,40	1,01,309	111,75,87
OF WHICH: 1. Artisans & Village Industries	3,110	1,45,87	7,789	3,95,31	1,133	34,07	5,552	2,16,20
2. Other Small Scale Industries	3,271	13,75,85	884	2,23,40	360	54,33	2,876	8,76,68

OCCUPATION	DEOGHAR		DHANBAD		DUMKA		GARHWA	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out- standing	Accounts	Out- standing	Accounts	Out- standing	Accounts	Out- standing
	23	24	25	26	27	28	29	30
I. AGRICULTURE	39,483	13,22,76	14,050	14,69,56	78,451	19,42,54	37,353	13,09,71
1. Direct Finance	39,374	12,74,04	13,947	11,18,22	78,226	18,83,14	37,263	12,94,75
2. Indirect Finance	109	48,72	103	3,51,34	225	59,40	90	14,96
II. INDUSTRY	8,951	21,62,59	6,478	14,37,92	12,738	5,62,62	2,058	1,61,14
1. Mining & Quarrying	7	12,58	83	8,75,51	25	20,21	1	1
2. Manufacturing & Processing	8,937	21,41,80	6,247	12,49,67	12,710	5,40,77	2,057	1,61,13
3. Electricity, Gas & Water	4	2,85	9	96,74	2	1,06	-	-
4. Construction	3	5,36	139	9,09,00	1	58	-	-
III. TRANSPORT OPERATORS	2,672	1,82,98	2,074	14,80,86	1,944	1,21,33	489	56,68
IV. PROFESSIONAL AND OTHER SERVICES	1,937	81,60	7,499	10,86,39	1,701	92,33	767	51,14
V. PERSONAL LOANS	7,157	8,60,40	19,617	30,21,48	7,426	6,73,28	3,297	1,58,09
1. Loans for Purchase of Consumer Durables	575	66,71	2,269	2,49,39	804	97,54	241	22,97
2. Loans for Housing	330	3,00,71	665	4,35,33	224	1,71,48	47	16,16
3. Rest of the Personal Loans	6,252	4,92,98	16,683	23,36,76	6,398	4,04,26	3,009	1,18,96
VI. TRADE	21,619	10,74,48	19,742	44,11,10	15,742	8,17,62	8,844	5,59,92

1. Wholesale Trade	94	1,23,56	499	14,52,18	134	41,92	3,600	1,92,55
2. Retail Trade	21,525	9,50,92	19,243	29,58,92	15,608	7,75,70	5,244	3,67,37
VII. FINANCE	5	20,62	408	5,00,85	23	2,91,75	-	-
VIII. ALL OTHERS	2,561	1,74,76	8,970	14,96,44	2,025	54,96	1,067	37,22
TOTAL BANK CREDIT	84,385	58,80,19	78,838	278,39,60	1,20,050	45,56,43	53,875	23,33,90
OF WHICH: 1. Artisans & Village Industries	6,551	1,85,22	740	1,05,15	10,377	2,09,91	521	33,00
2. Other Small Scale Industries	2,226	17,53,29	4,451	63,98,86	1,563	2,71,53	1,377	1,14,84

OCCUPATION	GAYA		GIRIDIH		GODDA		GOPALGANJ	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	31	32	33	34	35	36	37	38
I. AGRICULTURE	71,789	37,15,64	28,216	24,34,60	36,986	10,86,70	34,252	17,25,32
1. Direct Finance	71,643	36,03,64	27,127	15,00,72	36,414	10,53,13	33,867	16,15,29
2. Indirect Finance	146	1,12,00	1,089	9,33,88	572	33,57	385	1,10,03
II. INDUSTRY	17,622	29,98,46	9,756	21,86,14	12,213	5,92,67	10,449	16,52,56
1. Mining & Quarrying	25	29,59	17	23,15	7	4,18	2	2,26
2. Manufacturing & Processing	17,573	29,52,80	9,723	21,48,18	12,203	5,86,73	10,447	16,50,30
3. Electricity, Gas & Water	20	12,01	-	-	2	1,18	-	-
4. Construction	4	4,06	16	14,81	1	58	-	-
III. TRANSPORT OPERATORS	5,796	7,03,20	2,747	3,59,68	1,993	1,11,33	1,368	1,62,13
IV. PROFESSIONAL AND OTHER SERVICES	8,089	11,97,62	7,162	3,79,88	970	40,62	5,909	2,32,60
V. PERSONAL LOANS	15,142	23,65,46	5,887	10,51,07	5,171	3,35,68	3,001	4,89,90
1. Loans for Purchase of Consumer Durables	765	1,37,82	596	96,13	332	71,91	81	13,79
2. Loans for Housing	2,011	9,65,36	520	2,60,22	30	18,44	219	1,42,99
3. Rest of the Personal Loans	12,366	12,62,28	4,771	6,94,72	4,809	2,45,33	2,701	3,33,12
VI. TRADE	50,529	34,21,98	19,960	17,24,63	13,648	6,89,67	22,903	14,27,01
1. Wholesale Trade	341	3,98,87	600	2,75,57	405	99,17	121	1,31,60
2. Retail Trade	50,188	30,23,11	19,360	14,49,06	13,243	5,90,50	22,782	12,95,41
VII. FINANCE	6	1,51,27	2	2,58	4	3,53	2	1,54
VIII. ALL OTHERS	8,102	5,17,54	3,258	3,30,65	2,860	64,69	3,404	2,10,55
TOTAL BANK CREDIT	1,77,075	150,71,17	76,988	84,69,23	73,845	29,24,89	81,288	59,01,61
OF WHICH: 1. Artisans & Village Industries	11,921	5,66,35	6,182	2,61,67	7,238	1,67,04	8,752	2,84,31
2. Other Small Scale Industries	3,907	16,54,58	3,044	11,92,33	3,894	3,07,97	1,183	3,47,70

OCCUPATION	GUMLA		HAZARIBAGH		JAMUI		JEHANABAD	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	39	40	41	42	43	44	45	46
I. AGRICULTURE	58,092	16,22,41	34,602	29,02,27	32,120	12,39,36	36,645	18,24,66
1. Direct Finance	58,047	16,06,35	34,147	24,96,65	31,936	11,93,88	36,602	17,43,92
2. Indirect Finance	45	16,06	455	4,05,62	184	45,48	43	80,74
II. INDUSTRY	6,246	2,48,48	5,540	49,91,70	3,789	3,49,86	7,789	10,58,21
1. Mining & Quarrying	6	4,89	84	1,86,07	9	9,01	12	35,68
2. Manufacturing & Processing	6,238	2,41,14	5,409	43,25,59	3,779	3,40,56	7,774	10,17,72
3. Electricity, Gas & Water	1	1,44	22	3,96,38	1	29	1	29
4. Construction	1	1,01	25	83,66	-	-	2	4,52
III. TRANSPORT OPERATORS	2,303	1,81,71	2,395	9,04,90	3,358	2,12,53	3,093	4,94,01
IV. PROFESSIONAL AND OTHER SERVICES	7,667	2,11,75	4,979	4,55,29	1,187	81,52	2,159	1,90,68
V. PERSONAL LOANS	2,821	3,36,76	10,236	17,71,56	2,279	1,70,89	5,684	4,63,32
1. Loans for Purchase of Consumer Durables	167	16,37	1,725	1,59,99	21	2,74	110	16,31

	2. Loans for Housing	357	1,29,18	707	4,26,38	168	24,52	169	1,72,97
	3. Rest of the Personal Loans	2,297	1,91,21	7,804	11,85,19	2,090	1,43,63	5,405	2,74,04
VI.	TRADE	23,532	8,20,76	14,855	19,49,81	18,684	10,35,33	18,406	11,47,78
	1. Wholesale Trade	2,028	1,23,53	189	2,93,10	74	21,91	516	1,79,08
	2. Retail Trade	21,504	6,97,23	14,666	16,56,71	18,610	10,13,42	17,890	9,68,70
VII.	FINANCE	-	-	26	55,85	-	-	9	45,42
VIII.	ALL OTHERS	4,305	2,09,87	4,056	6,93,60	2,186	1,25,14	2,737	1,36,10
	TOTAL BANK CREDIT	1,04,966	36,31,74	76,689	137,24,98	63,603	32,14,63	76,522	53,60,18
OF WHICH: 1. Artisans & Village Industries									
		3,866	82,91	2,138	1,24,81	2,758	1,20,44	5,199	3,17,53
	2. Other Small Scale Industries	1,394	1,05,95	2,673	16,62,69	679	1,53,29	2,109	5,60,59

OCCUPATION	KATIHAR		KHAGARIA		KISHANGANJ		KODERMA	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	47	48	49	50	51	52	53	54
I. AGRICULTURE	38,781	28,64,43	27,389	16,99,19	29,608	14,09,36	9,000	4,54,96
1. Direct Finance	38,534	28,18,10	27,382	16,94,57	28,710	13,13,64	8,989	4,50,23
2. Indirect Finance	247	46,33	7	4,62	898	95,72	11	4,73
II. INDUSTRY	9,342	14,10,81	3,882	4,77,56	6,767	2,17,92	1,205	1,33,36
1. Mining & Quarrying	-	-	1	3	-	-	-	-
2. Manufacturing & Processing	9,325	13,14,61	3,881	4,77,53	6,767	2,17,92	1,203	1,32,96
3. Electricity, Gas & Water	13	12,06	-	-	-	-	-	-
4. Construction	4	84,14	-	-	-	-	2	40
III. TRANSPORT OPERATORS	4,495	2,96,33	3,922	2,45,56	3,237	1,40,28	455	38,10
IV. PROFESSIONAL AND OTHER SERVICES	3,131	1,68,54	1,787	1,16,37	2,007	82,39	1,743	98,72
V. PERSONAL LOANS	4,820	8,80,29	2,198	3,05,55	1,568	1,54,99	2,213	1,77,91
1. Loans for Purchase of Consumer Durables	360	49,99	115	17,05	384	36,09	170	13,21
2. Loans for Housing	338	3,02,15	70	38,30	39	30,29	158	21,59
3. Rest of the Personal Loans	4,122	5,28,15	2,013	2,50,20	1,145	88,61	1,885	1,43,11
VI. TRADE	24,598	18,68,77	13,879	10,92,45	10,080	4,65,13	4,396	3,00,98
1. Wholesale Trade	154	2,84,09	76	58,29	73	8,08	9	1,78
2. Retail Trade	24,444	15,84,68	13,803	10,34,16	10,007	4,57,05	4,387	2,99,20
VII. FINANCE	17	34,11	-	-	3	1,13	1	54
VIII. ALL OTHERS	6,057	3,23,51	977	48,74	4,489	1,37,81	1,161	85,29
TOTAL BANK CREDIT	91,241	78,46,79	54,034	39,85,42	57,759	26,09,01	20,174	12,89,86
OF WHICH: 1. Artisans & Village Industries	5,700	3,06,65	2,874	1,64,53	4,680	1,12,22	615	46,65
2. Other Small Scale Industries	3,090	7,26,17	876	2,18,27	2,045	93,50	415	57,10