

**Table No. 5.9 - District-Wise Classification of Outstanding Credit of
Scheduled Commercial Banks According to Occupation
March 1996 (Part 10 of 26)**

EASTERN REGION

STATE : BIHAR

(Amount in Rupees Thousand)

OCCUPATION	LAKHISARAI		LOHARDAGGA		MADHEPURA		MADHUBANI	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	55	56	57	58	59	60	61	62
I. AGRICULTURE	23,354	9,63,65	24,092	7,69,10	26,561	18,07,61	68,307	32,14,21
1. Direct Finance	23,237	9,47,79	24,077	7,48,09	26,110	17,18,00	67,233	30,27,35
2. Indirect Finance	117	15,86	15	21,01	451	89,61	1,074	1,86,86
II. INDUSTRY	1,473	1,72,57	1,146	2,09,84	7,624	6,67,11	26,132	10,61,71
1. Mining & Quarrying	-	-	5	9,68	-	-	10	10,50
2. Manufacturing & Processing	1,473	1,72,57	1,138	1,98,71	7,622	6,66,26	26,115	10,45,91
3. Electricity, Gas & Water	-	-	-	-	1	19	1	47
4. Construction	-	-	3	1,45	1	66	6	4,83
III. TRANSPORT OPERATORS	2,551	1,28,93	322	88,04	4,240	2,45,91	11,386	3,93,90
IV. PROFESSIONAL AND OTHER SERVICES	1,309	82,10	1,209	68,73	1,092	87,63	8,948	4,48,67
V. PERSONAL LOANS	2,443	1,89,87	1,013	1,60,16	2,575	2,55,18	8,335	9,99,25
1. Loans for Purchase of Consumer Durables	201	19,37	621	78,71	47	8,28	218	12,54
2. Loans for Housing	133	22,62	48	30,00	131	48,71	566	4,36,59
3. Rest of the Personal Loans	2,109	1,47,88	344	51,45	2,397	1,98,19	7,551	5,50,12
VI. TRADE	12,477	6,51,89	4,139	3,00,77	16,165	8,76,08	32,457	15,94,26
1. Wholesale Trade	1,137	49,34	14	17,79	216	71,12	367	1,87,25
2. Retail Trade	11,340	6,02,55	4,125	2,82,98	15,949	8,04,96	32,090	14,07,01
VII. FINANCE	-	-	1	32	6	2,70	12	14,90
VIII. ALL OTHERS	2,533	1,36,57	364	1,22,25	2,876	1,29,77	10,147	4,61,84
TOTAL BANK CREDIT	46,140	23,25,58	32,286	17,19,21	61,139	40,71,99	1,65,724	81,88,74
OF WHICH: 1. Artisans & Village Industries	845	41,55	654	36,24	5,079	2,47,70	22,305	3,93,77
2. Other Small Scale Industries	554	1,23,65	406	1,30,91	2,030	3,55,29	3,102	5,49,85

OCCUPATION	MUNGER		MUZAFFARPUR		NALANDA		NAWADA	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	63	64	65	66	67	68	69	70
I. AGRICULTURE	30,042	24,49,10	33,025	41,55,11	59,411	32,25,07	45,485	20,30,36
1. Direct Finance	28,967	23,59,64	32,277	26,47,74	59,257	30,95,25	45,431	20,02,12
2. Indirect Finance	1,075	89,46	748	15,07,37	154	1,29,82	54	28,24
II. INDUSTRY	4,108	9,63,04	14,244	54,47,85	10,801	19,37,07	13,425	10,85,59
1. Mining & Quarrying	15	15,33	13	14,26	10	7,91	14	15,76
2. Manufacturing & Processing	4,080	9,21,84	14,221	54,15,79	10,778	19,15,02	13,411	10,69,83
3. Electricity, Gas & Water	4	6,19	6	15,12	11	11,04	-	-
4. Construction	9	19,68	4	2,68	2	3,10	-	-

III. TRANSPORT OPERATORS	3,863	6,57,70	7,331	8,39,98	8,014	7,82,01	5,783	1,44,97
IV. PROFESSIONAL AND OTHER SERVICES	2,292	1,60,18	5,171	5,01,22	1,299	1,62,91	1,721	1,09,85
V. PERSONAL LOANS	6,509	11,14,96	27,392	36,55,59	4,082	6,23,95	5,865	3,83,03
1. Loans for Purchase of Consumer Durables	354	54,69	1,056	1,52,94	221	34,46	75	9,91
2. Loans for Housing	711	3,93,03	1,723	16,63,53	192	1,72,33	116	95,59
3. Rest of the Personal Loans	5,444	6,67,24	24,613	18,39,12	3,669	4,17,16	5,674	2,77,53
VI. TRADE	18,935	18,71,01	63,272	48,05,97	18,827	16,65,54	25,766	14,45,01
1. Wholesale Trade	494	1,49,90	641	6,59,67	462	1,39,25	71	1,18,47
2. Retail Trade	18,441	17,21,11	62,631	41,46,30	18,365	15,26,29	25,695	13,26,54
VII. FINANCE	1	1,19	14	60,50	7	55,34	1	1,04
VIII. ALL OTHERS	2,727	2,47,75	9,163	8,15,55	3,568	3,89,80	2,288	76,75
TOTAL BANK CREDIT	68,477	74,64,93	1,59,612	202,81,77	1,06,009	88,41,69	1,00,334	52,76,60
OF WHICH: 1. Artisans & Village Industries	1,893	1,59,91	9,796	4,18,28	7,295	5,04,49	9,726	4,65,76
2. Other Small Scale Industries	1,574	5,05,89	3,586	23,15,08	3,212	12,75,60	2,875	4,45,44

OCCUPATION	PAKUR		PALAMU		PASCHIMI-CHAMPARAN		PASCHIMI-SINGHBHUM	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	71	72	73	74	75	76	77	78
I. AGRICULTURE	24,364	5,22,95	79,607	25,76,36	1,23,142	77,99,26	55,371	21,27,92
1. Direct Finance	24,208	5,18,76	79,395	24,30,39	1,23,046	75,38,43	55,049	19,70,59
2. Indirect Finance	156	4,19	212	1,45,97	96	2,60,83	322	1,57,33
II. INDUSTRY	7,705	2,85,85	5,270	12,98,13	7,750	36,06,00	17,273	376,53,60
1. Mining & Quarrying	4	31,78	28	1,40,55	5	9,57	37	4,65,94
2. Manufacturing & Processing	7,700	2,53,48	5,228	11,28,97	7,738	35,59,70	17,074	361,88,11
3. Electricity, Gas & Water	1	59	4	1,13	2	1,71	21	2,10,94
4. Construction	-	-	10	27,48	5	35,02	141	7,88,61
III. TRANSPORT OPERATORS	599	29,55	1,024	2,64,94	4,878	2,77,28	1,003	9,85,36
IV. PROFESSIONAL AND OTHER SERVICES	146	14,28	1,099	1,04,06	1,782	1,37,27	7,835	9,45,18
V. PERSONAL LOANS	1,698	1,21,69	5,881	7,40,10	7,609	6,13,55	8,001	22,30,48
1. Loans for Purchase of Consumer Durables	179	29,34	567	73,09	283	26,12	496	1,12,52
2. Loans for Housing	44	9,32	149	1,09,71	207	1,58,58	899	8,53,71
3. Rest of the Personal Loans	1,475	83,03	5,165	5,57,30	7,119	4,28,85	6,606	12,64,25
VI. TRADE	7,745	2,96,24	17,835	16,58,67	33,416	16,75,49	36,566	33,30,08
1. Wholesale Trade	34	9,83	508	1,73,91	448	1,29,50	788	10,69,92
2. Retail Trade	7,711	2,86,41	17,327	14,84,76	32,968	15,45,99	35,778	22,60,16
VII. FINANCE	-	-	-	-	3	3,76	22	20,65,85
VIII. ALL OTHERS	1,473	46,20	11,299	3,56,57	4,054	2,50,02	7,852	14,30,70
TOTAL BANK CREDIT	43,730	13,16,76	1,22,015	69,98,83	1,82,634	143,62,63	1,33,923	507,69,17
OF WHICH: 1. Artisans & Village Industries	5,871	93,63	1,518	1,16,36	4,932	2,29,89	12,600	2,41,30
2. Other Small Scale Industries	1,348	1,02,18	2,955	8,94,80	2,334	4,74,02	3,929	73,20,46

OCCUPATION		PATNA		PURBI CHAMPARAN		PURBI SINGHBHUM		PURNIA	
		No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
		Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
		79	80	81	82	83	84	85	86
I.	AGRICULTURE	68,583	64,14,50	90,838	57,06,78	25,662	12,32,70	44,410	41,81,57
	1. Direct Finance	67,464	56,11,40	90,460	53,30,70	25,559	10,78,61	44,113	40,37,10
	2. Indirect Finance	1,119	8,03,10	378	3,76,08	103	1,54,09	297	1,44,47
II.	INDUSTRY	16,114	212,46,37	4,614	14,96,11	10,234	49,85,18	11,762	23,95,13
	1. Mining & Quarrying	7	38,24	9	5,76	18	20,49	15	38,68
	2. Manufacturing & Processing	16,041	198,00,39	4,594	14,84,93	10,190	48,75,80	11,732	23,49,80
	3. Electricity, Gas & Water	21	8,33,97	11	5,42	2	1,57	9	3,81
	4. Construction	45	5,73,77	-	-	24	87,32	6	2,84
III.	TRANSPORT OPERATORS	11,035	22,73,44	6,000	4,04,15	1,807	5,17,45	5,522	4,62,82
IV.	PROFESSIONAL AND OTHER SERVICES	8,104	26,24,39	2,337	1,57,45	11,108	4,54,29	1,790	1,59,62
V.	PERSONAL LOANS	67,703	137,99,32	10,138	15,30,92	19,548	28,86,86	9,371	17,87,94
	1. Loans for Purchase of Consumer Durables	9,324	11,39,55	471	62,16	4,297	4,16,28	810	1,24,71
	2. Loans for Housing	4,914	45,65,92	870	5,37,28	962	4,94,91	641	6,31,91
	3. Rest of the Personal Loans	53,465	80,93,85	8,797	9,31,48	14,289	19,75,67	7,920	10,31,32
VI.	TRADE	57,290	111,01,00	32,383	19,66,67	27,783	23,10,79	28,986	36,76,60
	1. Wholesale Trade	1,889	26,92,31	927	2,05,13	710	2,93,43	312	1,00,22
	2. Retail Trade	55,401	84,08,69	31,456	17,61,54	27,073	20,17,36	28,674	35,76,38
VII.	FINANCE	63	7,66,67	1	1,20	14	80,19	9	10,47
VIII.	ALL OTHERS	16,177	39,98,80	2,711	8,10,87	14,731	15,48,44	6,939	4,84,49
TOTAL BANK CREDIT		2,45,069	622,24,49	1,49,022	120,74,15	1,10,887	140,15,90	1,08,789	131,58,64
OF WHICH: 1. Artisans & Village Industries		3,261	4,84,23	2,928	1,81,63	6,918	1,61,49	6,981	2,83,84
2. Other Small Scale Industries		8,637	94,38,92	1,287	5,15,84	2,386	10,70,10	3,631	9,15,20

OCCUPATION		RANCHI		ROHTAS		SAHARSA		SAHEBGANJ	
		No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
		Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
		87	88	89	90	91	92	93	94
I.	AGRICULTURE	62,932	175,09,68	45,319	49,59,76	21,066	14,04,33	33,005	10,38,01
	1. Direct Finance	62,276	25,93,99	45,038	43,74,82	21,025	12,94,13	32,957	9,38,38
	2. Indirect Finance	656	149,15,69	281	5,84,94	41	1,10,20	48	99,63
II.	INDUSTRY	29,138	238,20,39	17,490	29,27,16	8,151	19,04,21	13,941	9,38,71
	1. Mining & Quarrying	62	13,66,72	154	1,56,72	-	-	108	1,11,34
	2. Manufacturing & Processing	28,987	211,14,29	17,330	27,65,46	8,134	18,85,63	13,828	7,55,16
	3. Electricity, Gas & Water	12	52,01	3	84	6	3,58	4	71,50
	4. Construction	77	12,87,37	3	4,14	11	15,00	1	71
III.	TRANSPORT OPERATORS	5,397	12,24,22	4,306	4,28,34	1,605	1,50,40	822	80,67
IV.	PROFESSIONAL AND OTHER SERVICES	10,018	17,52,40	3,684	2,25,26	2,859	1,91,93	548	27,32
V.	PERSONAL LOANS	20,686	46,06,03	8,767	13,38,95	3,186	5,11,57	2,569	3,19,98
	1. Loans for Purchase of								

	Consumer Durables	3,274	4,47,73	1,081	89,93	225	34,60	576	96,71
2.	Loans for Housing	2,022	13,30,98	250	1,86,65	142	1,64,44	74	64,52
3.	Rest of the Personal Loans	15,390	28,27,32	7,436	10,62,37	2,819	3,12,53	1,919	1,58,75
VI.	TRADE	54,307	61,39,03	38,768	26,45,25	15,697	12,05,51	10,726	6,11,76
1.	Wholesale Trade	1,487	13,73,09	633	97,69	451	3,22,46	143	29,32
2.	Retail Trade	52,820	47,65,94	38,135	25,47,56	15,246	8,83,05	10,583	5,82,44
VII.	FINANCE	33	7,89,56	7	6,28	2	1,06	-	-
VIII.	ALL OTHERS	23,404	30,07,82	5,419	5,68,97	6,430	2,20,61	814	28,17
TOTAL BANK CREDIT		2,05,915	588,49,13	1,23,760	130,99,97	58,996	55,89,62	62,425	30,44,62
OF WHICH: 1. Artisans & Village Industries		7,955	3,73,89	12,978	6,44,12	6,000	2,77,07	10,314	2,82,51
	2. Other Small Scale Industries	17,101	65,29,66	3,985	8,97,21	1,564	15,34,19	3,257	4,61,24