

**Table No. 5. 9 - District-Wise Classification of Outstanding Credit
of Scheduled Commercial Banks According to Occupation - March
1997 (Part 14 of 32)**

EASTERN REGION

STATE: BIHAR

		(Amount in Rupees Thousand)									
OCCUPATION		ARARIA		AURANGABAD		BANKA		BEGUSARAI		BHABUA	
		No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
		Accounts	Out	Accounts	Out	Accounts	Out	Accounts	Out	Accounts	Out
		standing	standing	standing	standing	standing	standing	standing	standing	standing	standing
		1	2	3	4	5	6	7	8	9	10
I. AGRICULTURE		24,684	19,84,23	23,584	21,66,39	25,014	18,53,78	26,411	26,58,67	24,301	19,32,74
1. Direct Finance		24,204	19,21,40	23,544	24,718	17,24,84	25,785	24,77,16	24,222	19,27,99	21,33,05
2. Indirect Finance		480	62,83	40	296	1,28,94	626	1,81,51	79	4,75	33,34
II. INDUSTRY		5,407	11,79,79	11,462	11,21,66	4,756	3,94,49	4,379	18,39,64	9,537	7,44,03
1. Mining & Quarrying		1	31	4	10	5,76	4	18,90	-	-	2,39
2. Manufacturing & Processing		5,400	11,75,88	11,458	4,746	3,88,73	4,348	18,01,05	9,537	7,44,03	11,19,27
3. Electricity, Gas & Water		5	1,69	-	-	-	3	1,76	-	-	-
4. Construction		1	1,91	-	-	-	24	17,93	-	-	-
III. TRANSPORT OPERATORS		2,069	2,29,54	1,427	2,57,63	1,188	76,85	4,176	4,82,27	1,374	1,67,44
IV. PROFESSIONAL AND OTHER SERVICES		963	94,20	2,308	1,74,61	4,769	4,21,61	5,577	3,22,74	1,710	89,80
V. PERSONAL LOANS		3,738	6,27,53	7,805	7,53,52	3,002	2,62,27	15,941	17,84,80	3,880	3,86,88
1. Loans for Purchase of Consumer Durables		159	20,63	53	107	10,93	2,483	3,61,40	24	2,97	4,85
2. Loans for Housing		351	1,81,46	319	180	49,84	782	2,73,31	92	27,65	1,25,29
3. Rest of the Personal Loans		3,228	4,25,44	7,433	2,715	2,01,50	12,676	11,50,09	3,764	3,56,26	6,23,38
VI. TRADE		16,268	13,80,53	23,405	15,49,60	13,371	8,82,45	23,539	18,84,50	22,487	10,69,46
1. Wholesale Trade		726	3,76,97	513	526	50,89	441	2,06,43	165	40,40	69,38
2. Retail Trade		15,542	10,03,56	22,892	12,845	8,31,56	23,098	16,78,07	22,322	10,29,06	14,80,22
VII. FINANCE		-	-	1	1,06	1	2	10	8,29	-	-
VIII. ALL OTHERS		3,674	6,78,87	2,239	1,44,94	1,995	1,65,79	4,647	4,26,60	963	88,13
TOTAL BANK CREDIT		56,803	61,74,69	72,231	61,69,41	54,096	40,57,26	84,680	94,07,51	64,252	44,78,48
OF WHICH: 1. Artisans & Village Industries		4,053	1,45,90	9,221	4,48,48	3,790	2,38,82	1,604	1,77,01	8,303	4,71,56
2. Other Small Scale Industries		909	8,57,56	1,292	2,41,62	858	1,17,95	2,408	8,46,57	1,148	2,45,52

		BHAGALPUR		BHOJPUR		BOKARO		BUXAR		CHATRA	
OCCUPATION		No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
		Accounts	Out	Accounts	Out	Accounts	Out	Accounts	Out	Accounts	Out
		standing	standing	standing	standing	standing	standing	standing	standing	standing	standing
		11	12	13	14	15	16	17	18	19	20
I. AGRICULTURE		41,766	45,93,85	36,496	32,33,41	25,689	15,53,36	23,293	16,70,67	17,827	10,34,30
1. Direct Finance		41,215	44,32,40	35,962	31,70,90	25,228	12,97,79	23,248	16,29,36	17,340	9,76,25
2. Indirect Finance		551	1,61,45	534	62,51	461	2,55,57	45	41,31	487	58,05
II. INDUSTRY		11,040	27,01,07	10,707	15,56,69	5,234	292,31,34	9,381	8,32,75	1,009	96,00
1. Mining & Quarrying		7	6,17	22	16,23	5	25,61	-	-	-	-
2. Manufacturing & Processing		11,018	26,83,93	10,656	15,27,40	5,191	291,77,36	9,381	8,32,75	1,009	96,00
3. Electricity, Gas & Water		9	7,13	25	10,60	1	64	-	-	-	-
4. Construction		6	3,84	4	2,46	37	27,73	-	-	-	-
III. TRANSPORT OPERATORS		2,700	3,72,19	4,045	7,51,08	2,957	6,20,80	3,601	3,04,89	313	63,18
IV. PROFESSIONAL AND OTHER SERVICES		8,071	7,13,73	1,476	1,42,74	6,368	7,52,79	1,871	1,70,90	1,453	1,06,15
V. PERSONAL LOANS		15,974	25,61,68	12,773	14,66,01	22,953	26,66,73	6,538	5,89,91	1,871	2,43,30
1. Loans for Purchase of Consumer Durables		987	1,15,15	167	18,87	2,070	3,11,27	577	39,95	53	3,46
2. Loans for Housing		2,849	11,52,02	821	3,71,02	324	1,04,64	180	54,55	78	42,93
3. Rest of the Personal Loans		12,138	12,94,51	11,785	10,76,12	20,559	22,50,82	5,781	4,95,41	1,740	1,96,91
VI. TRADE		22,740	24,92,02	32,767	27,07,33	21,392	23,59,53	25,400	18,44,74	3,639	2,66,66
1. Wholesale Trade		1,085	5,75,31	331	2,12,64	344	2,85,09	50	9,76	285	27,72
2. Retail Trade		21,655	19,16,71	32,436	24,94,69	21,048	20,74,44	25,350	18,34,98	3,354	2,38,94
VII. FINANCE		5	36,82	3	2,06,13	4	1,68,78	-	-	-	-
VIII. ALL OTHERS		6,847	7,51,67	5,578	4,16,73	3,525	6,57,83	2,121	1,42,08	305	26,28

TOTAL BANK CREDIT	1,09,143	142,23,03	1,03,845	104,80,12	88,122	380,11,16	72,205	55,55,94	26,417	18,35,87
OF WHICH: 1. Artisans & Village Industries	4,230	3,33,89	7,993	4,06,88	2,632	1,58,83	8,261	4,35,82	647	40,27
2. Other Small Scale Industries	5,274	15,73,62	2,273	8,58,16	2,222	14,42,07	1,043	3,02,01	339	53,97

OCCUPATION	DARBHANGA		DEOGHAR		DHANBAD		DUMKA		GARHWA	
	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
	21	22	23	24	25	26	27	28	29	30
I. AGRICULTURE	33,645	26,59,00	37,659	15,86,98	13,012	13,22,43	60,171	23,95,81	26,834	14,16,40
1. Direct Finance	33,150	23,87,93	37,258	15,42,24	12,881	11,66,45	60,017	23,02,14	26,819	14,07,02
2. Indirect Finance	495	2,71,07	401	44,74	131	1,55,98	154	93,67	15	9,38
II. INDUSTRY	7,582	24,30,03	7,212	21,56,23	6,892	117,86,91	8,704	6,42,45	2,074	1,64,45
1. Mining & Quarrying	2	1,07	7	14,56	58	6,20,43	23	19,08	1	1
2. Manufacturing & Processing	7,567	24,23,12	7,202	21,36,26	6,703	105,77,26	8,677	6,21,55	2,073	1,64,44
3. Electricity, Gas & Water	10	3,49	-	-	12	88,93	3	1,29	-	-
4. Construction	3	2,35	3	5,41	119	5,00,29	1	53	-	-
III. TRANSPORT OPERATORS	4,945	5,03,15	1,590	2,31,21	2,519	12,15,61	1,411	1,63,69	224	78,94
IV. PROFESSIONAL AND OTHER SERVICES	8,512	6,65,82	964	95,19	3,704	8,55,78	877	61,64	332	33,30
V. PERSONAL LOANS	13,607	23,44,00	9,612	11,34,74	32,989	48,00,08	8,349	7,78,57	1,436	1,33,10
1. Loans for Purchase of Consumer Durables	896	95,94	804	90,21	3,571	3,92,28	861	1,07,14	256	23,96
2. Loans for Housing	1,667	9,66,30	1,094	3,90,79	1,363	5,29,22	315	1,89,99	43	14,56
3. Rest of the Personal Loans	11,044	12,81,76	7,714	6,53,74	28,055	38,78,58	7,173	4,81,44	1,137	94,58
VI. TRADE	24,905	26,27,18	22,566	12,76,48	18,447	52,91,81	12,999	8,78,24	5,777	3,98,83
1. Wholesale Trade	566	1,76,14	176	75,11	525	18,88,65	175	54,98	52	5,08
2. Retail Trade	24,339	24,51,04	22,390	12,01,37	17,922	34,03,16	12,824	8,23,26	5,725	3,93,75
VII. FINANCE	1	33	7	4,24	18	98,62	22	2,88,34	-	-
VIII. ALL OTHERS	4,354	5,51,13	2,832	2,11,81	7,238	18,88,30	1,606	91,95	1,375	78,77
TOTAL BANK CREDIT	97,551	117,80,64	82,442	66,96,88	84,819	272,59,54	94,139	53,00,69	38,052	23,03,79
OF WHICH: 1. Artisans & Village Industries	3,791	2,61,85	3,881	2,52,85	1,109	1,92,52	6,840	2,67,17	598	49,01
2. Other Small Scale Industries	2,832	8,17,61	2,950	13,14,88	4,491	60,66,83	1,404	2,67,59	807	81,53

OCCUPATION	GAYA		GIRIDIH		GODDA		GOPALGANJ		GUMLA	
	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
	31	32	33	34	35	36	37	38	39	40
I. AGRICULTURE	57,628	33,55,18	26,158	24,75,19	25,311	12,78,33	29,711	18,39,76	44,297	20,60,20
1. Direct Finance	57,034	33,32,88	25,010	16,17,97	24,597	12,33,29	29,605	17,47,68	44,272	20,41,52
2. Indirect Finance	594	22,30	1,148	8,57,22	714	45,04	106	92,08	25	18,68
II. INDUSTRY	15,684	26,98,61	9,792	20,19,97	7,606	12,25,02	8,460	15,59,09	4,784	3,95,20
1. Mining & Quarrying	46	49,96	14	9,02	7	3,53	6	2,73	9	7,05
2. Manufacturing & Processing	15,607	26,24,76	9,764	19,96,23	7,592	11,72,77	8,454	15,56,36	4,773	3,85,73
3. Electricity, Gas & Water	20	13,50	1	1,87	2	1,13	-	-	1	1,31
4. Construction	11	10,39	13	12,85	5	47,59	-	-	1	1,11
III. TRANSPORT OPERATORS	4,734	9,25,11	2,539	5,07,86	2,078	1,55,05	1,250	2,24,52	1,167	2,31,42
IV. PROFESSIONAL AND OTHER SERVICES	7,351	11,44,55	6,353	4,09,84	623	45,29	5,197	2,68,90	6,110	3,62,71
V. PERSONAL LOANS	21,283	29,16,16	9,773	13,66,43	4,822	5,59,02	4,569	6,20,42	3,616	5,61,07
1. Loans for Purchase of Consumer Durables	1,396	1,78,82	969	1,28,69	593	54,39	137	17,89	228	22,76
2. Loans for Housing	2,861	11,03,44	716	3,22,09	79	93,86	224	1,64,43	520	1,63,83
3. Rest of the Personal Loans	17,026	16,33,90	8,088	9,15,65	4,150	4,10,77	4,208	4,38,10	2,868	3,74,48
VI. TRADE	44,910	34,08,34	19,501	18,65,28	10,692	9,06,78	22,737	15,75,54	20,666	11,66,50
1. Wholesale Trade	893	3,25,29	510	2,47,62	291	2,02,62	409	1,53,68	1,209	1,19,62
2. Retail Trade	44,017	30,83,05	18,991	16,17,66	10,401	7,04,16	22,328	14,21,86	19,457	10,46,88
VII. FINANCE	5	1,40,97	5	46,55	5	6,92	2	44	1	4,23
VIII. ALL OTHERS	8,068	5,90,24	1,077	1,17,99	653	1,08,89	5,318	3,43,12	2,335	1,26,39
TOTAL BANK CREDIT	1,59,663	151,79,16	75,198	88,09,11	51,790	42,85,30	77,244	64,31,79	82,976	49,07,72
OF WHICH: 1. Artisans & Village Industries	10,475	5,26,06	6,011	3,34,10	4,019	1,62,57	6,929	3,18,13	2,939	1,23,31
2. Other Small Scale Industries	4,137	14,18,85	2,979	10,74,72	2,649	4,76,00	1,291	3,40,80	1,559	2,02,62

HAZARIBAGH	JAMUI	JEHANABAD	KATIHAR	KHAGARIA
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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	No. of Accounts	Amount Out standing
		41	42	43	44	45	46	47	48	49	50
I. AGRICULTURE		29,121	26,23,92	20,239	12,32,04	33,884	17,79,20	40,752	31,25,28	22,241	16,72,83
1. Direct Finance		29,020	20,75,68	20,179	11,84,55	33,777	17,32,63	40,453	30,87,68	22,220	16,68,46
2. Indirect Finance		101	5,48,24	60	47,49	107	46,57	299	37,60	21	4,37
II. INDUSTRY		3,562	33,53,97	2,628	3,65,70	7,410	8,81,27	8,916	12,21,30	2,876	4,23,88
1. Mining & Quarrying		41	95,07	9	8,82	13	35,80	-	-	-	-
2. Manufacturing & Processing		3,487	32,07,77	2,618	3,56,59	7,396	8,43,64	8,900	12,08,75	2,876	4,23,88
3. Electricity, Gas & Water		20	11,02	1	29	-	-	14	11,91	-	-
4. Construction		14	40,11	-	-	1	1,83	2	64	-	-
III. TRANSPORT OPERATORS		2,184	12,20,26	2,142	1,68,23	2,964	4,50,18	3,493	2,95,42	3,007	1,87,64
IV. PROFESSIONAL AND OTHER SERVICES		2,927	5,29,67	1,619	1,15,69	2,256	2,04,65	1,729	1,40,63	1,543	93,58
V. PERSONAL LOANS		14,959	23,86,92	2,940	2,39,96	6,858	6,85,77	5,935	10,51,67	2,588	7,35,41
1. Loans for Purchase of Consumer Durables		1,754	1,90,61	43	5,95	145	18,26	394	51,82	43	5,93
2. Loans for Housing		653	4,74,15	130	21,58	305	1,09,60	325	2,98,82	67	38,18
3. Rest of the Personal Loans		12,552	17,22,16	2,767	2,12,43	6,408	5,57,91	5,216	7,01,03	2,478	6,91,30
VI. TRADE		11,765	17,42,42	13,888	8,69,55	19,492	11,34,44	24,484	20,11,22	10,470	9,02,95
1. Wholesale Trade		952	2,92,01	186	21,36	637	1,16,30	460	3,22,11	102	38,55
2. Retail Trade		10,813	14,50,41	13,702	8,48,19	18,855	10,18,14	24,024	16,89,11	10,368	8,64,40
VII. FINANCE		50	1,15,29	2	3	-	-	13	16,21	1	1,23
VIII. ALL OTHERS		5,919	10,43,73	1,240	71,43	2,383	73,46	3,871	2,44,07	1,182	2,93,87
TOTAL BANK CREDIT		70,487	130,16,18	44,698	30,62,63	75,247	52,08,97	89,193	81,05,80	43,908	43,11,39
OF WHICH: 1. Artisans & Village Industries		1,568	1,41,85	1,732	1,29,32	4,451	2,04,08	5,250	2,87,04	2,051	1,29,21
2. Other Small Scale Industries		1,610	9,52,88	597	1,48,36	2,380	4,43,50	3,086	6,21,22	718	2,18,19

OCCUPATION		KISHANGANJ		KODERMA		LAKHISARAI		LOHARDAGGA		MADHEPURA	
		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
		51	52	53	54	55	56	57	58	59	60
I. AGRICULTURE		26,226	14,86,30	6,201	4,10,80	16,812	8,98,83	19,217	8,28,65	28,940	21,01,25
1. Direct Finance		25,343	13,86,18	6,153	4,03,62	16,788	8,87,03	19,195	8,07,64	28,355	20,13,76
2. Indirect Finance		883	1,00,12	48	7,18	24	11,80	22	21,01	585	87,49
II. INDUSTRY		5,099	2,61,70	1,269	1,99,38	1,856	2,36,50	1,123	2,06,02	8,585	8,18,70
1. Mining & Quarrying		-	-	44	65,12	-	-	3	6,98	-	-
2. Manufacturing & Processing		5,099	2,61,70	1,223	1,33,86	1,856	2,36,50	1,118	1,98,31	8,583	8,18,01
3. Electricity, Gas & Water		-	-	-	-	-	-	-	-	1	19
4. Construction		-	-	2	40	-	-	2	73	1	50
III. TRANSPORT OPERATORS		3,947	2,02,11	773	1,21,00	1,844	1,15,20	260	1,05,66	5,216	3,37,86
IV. PROFESSIONAL AND OTHER SERVICES		1,483	81,42	1,454	99,41	1,013	63,84	1,189	83,20	1,212	84,90
V. PERSONAL LOANS		2,401	2,49,21	4,169	3,50,63	4,415	3,50,76	1,541	2,21,60	3,485	3,47,63
1. Loans for Purchase of Consumer Durables		424	40,17	535	30,65	317	35,84	876	1,09,72	67	9,18
2. Loans for Housing		126	59,77	181	29,20	220	45,58	38	25,62	106	55,58
3. Rest of the Personal Loans		1,851	1,49,27	3,453	2,90,78	3,878	2,69,34	627	86,26	3,312	2,82,87
VI. TRADE		9,014	5,92,07	4,003	3,56,00	10,925	6,72,23	4,529	3,11,44	20,621	13,91,75
1. Wholesale Trade		143	22,56	366	59,33	1,374	63,30	311	23,05	1,359	1,39,70
2. Retail Trade		8,871	5,69,51	3,637	2,96,67	9,551	6,08,93	4,218	2,88,39	19,262	12,52,05
VII. FINANCE		1	32	1	2,04	-	-	2	1,93	6	2,68
VIII. ALL OTHERS		2,041	79,83	1,224	1,41,21	1,147	1,04,99	362	23,64	1,789	82,23
TOTAL BANK CREDIT		50,212	29,52,96	19,094	16,80,47	38,012	24,42,35	28,223	17,82,14	69,854	51,67,00
OF WHICH: 1. Artisans & Village Industries		3,496	1,19,99	371	27,84	786	45,05	598	48,64	5,834	2,80,20
2. Other Small Scale Industries		1,577	1,29,85	431	1,27,52	765	1,69,70	429	1,11,28	2,215	4,67,69