

**Table No. 5. 9 - District-Wise Classification of Outstanding Credit
of Scheduled Commercial Banks According to Occupation - March
1997 (Part 15 of 32)**

EASTERN REGION

STATE: BIHAR

OCCUPATION	MADHUBANI		MUNGER		MUZAFFARPUR		NALANDA		NAWADA	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out standing	Accounts	Out standing	Accounts	Out standing	Accounts	Out standing	Accounts	Out standing
	61	62	63	64	65	66	67	68	69	70
I. AGRICULTURE	48,741	31,02,77	20,684	23,12,41	27,679	32,16,14	51,461	31,51,64	36,274	22,33,00
1. Direct Finance	48,292	29,54,94	20,441	22,46,79	27,289	30,14,88	51,301	30,86,42	36,172	21,84,35
2. Indirect Finance	449	1,47,83	243	65,62	390	2,01,26	160	65,22	102	48,65
II. INDUSTRY	11,698	10,91,06	4,170	10,59,76	13,883	35,76,51	12,559	16,04,51	13,474	11,85,03
1. Mining & Quarrying	14	12,12	14	13,11	23	17,28	11	9,82	9	6,51
2. Manufacturing & Processing	11,662	10,68,27	4,141	9,86,59	13,845	35,46,92	12,546	15,89,99	13,465	11,78,52
3. Electricity, Gas & Water	18	6,73	4	6,28	11	7,95	2	4,70	-	-
4. Construction	4	3,94	11	53,78	4	4,36	-	-	-	-
III. TRANSPORT OPERATORS	9,553	3,17,30	3,126	6,98,13	8,009	10,49,24	8,305	8,41,89	2,094	1,49,93
IV. PROFESSIONAL AND OTHER SERVICES	5,995	3,48,20	1,852	1,75,09	5,494	5,66,40	982	1,04,81	2,534	1,24,99
V. PERSONAL LOANS	13,825	11,68,87	7,810	12,85,94	22,198	44,25,61	9,056	14,37,49	6,248	3,88,61
1. Loans for Purchase of Consumer Durables	272	25,61	410	50,73	1,305	1,46,83	444	56,86	169	19,86
2. Loans for Housing	969	4,46,73	1,034	4,66,49	3,534	18,63,16	275	2,07,52	112	84,46
3. Rest of the Personal Loans	12,584	6,96,53	6,366	7,68,72	17,359	24,15,62	8,337	11,73,11	5,967	2,84,29
VI. TRADE	27,482	16,05,58	17,019	18,39,88	61,308	52,71,50	17,588	18,99,52	22,339	14,67,79
1. Wholesale Trade	184	1,96,83	203	1,69,91	589	6,64,53	578	1,22,40	89	76,13
2. Retail Trade	27,298	14,08,75	16,816	16,69,97	60,719	46,06,97	17,010	17,77,12	22,250	13,91,66
VII. FINANCE	17	19,17	2	2,76	10	66,09	9	55,64	-	-
VIII. ALL OTHERS	10,000	5,20,81	1,915	1,33,04	6,182	6,90,63	1,519	2,11,07	1,789	49,28
TOTAL BANK CREDIT	1,27,311	81,73,76	56,578	75,07,01	1,44,763	188,62,12	1,01,479	93,06,57	84,752	55,98,63
OF WHICH: 1. Artisans & Village Industries	8,791	4,00,56	1,410	1,75,34	8,716	5,01,07	7,199	5,66,20	9,678	5,41,86
2. Other Small Scale Industries	2,153	5,20,96	1,801	4,82,00	3,980	20,91,69	5,024	8,74,50	2,769	4,65,28

OCCUPATION	PAKUR		PALAMU		PASCHIMI CHAMPARAN		PASCHIMI SINGHBHUM		PATNA	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out standing	Accounts	Out standing	Accounts	Out standing	Accounts	Out standing	Accounts	Out standing
	71	72	73	74	75	76	77	78	79	80
I. AGRICULTURE	18,725	6,88,66	54,269	25,64,76	76,530	102,04,41	46,877	20,85,43	64,711	62,91,85
1. Direct Finance	18,686	6,83,63	54,172	23,68,44	76,189	59,66,48	46,771	18,20,93	64,048	55,54,88
2. Indirect Finance	39	5,03	97	1,96,32	341	42,37,93	106	2,64,50	663	7,36,97
II. INDUSTRY	4,414	2,04,28	3,631	10,35,90	6,188	19,36,26	14,507	321,98,22	17,244	217,95,88
1. Mining & Quarrying	5	27,49	23	50,46	4	9,66	49	9,30,23	13	31,03
2. Manufacturing & Processing	4,408	1,76,49	3,596	9,55,33	6,179	19,24,12	14,407	303,93,89	17,180	212,71,71
3. Electricity, Gas & Water	-	-	4	1,13	2	1,71	19	4,06,25	18	35,20
4. Construction	1	30	8	28,98	3	77	32	4,67,85	33	4,57,94
III. TRANSPORT OPERATORS	1,438	88,08	2,381	4,53,60	4,567	3,16,17	1,045	11,59,45	9,093	26,55,02
IV. PROFESSIONAL AND OTHER SERVICES	241	14,85	1,436	1,22,26	1,533	1,47,56	7,649	6,13,25	7,959	28,29,37
V. PERSONAL LOANS	2,077	1,69,32	6,107	8,83,67	9,260	8,10,84	11,177	24,72,97	80,898	155,61,86
1. Loans for Purchase of Consumer Durables	499	37,55	839	71,25	74	10,11	595	97,88	10,701	12,95,71
2. Loans for Housing	94	15,65	140	1,70,88	284	1,76,98	965	8,50,33	5,782	48,37,93
3. Rest of the Personal Loans	1,484	1,16,12	5,128	6,41,54	8,902	6,23,75	9,617	15,24,76	64,415	94,28,22
VI. TRADE	7,373	3,52,61	16,785	20,34,80	24,153	20,98,79	33,533	29,43,32	55,212	128,32,13
1. Wholesale Trade	1,145	56,47	553	1,91,82	345	1,57,72	688	5,10,54	1,871	29,93,16
2. Retail Trade	6,228	2,96,14	16,232	18,42,98	23,808	19,41,07	32,845	24,32,78	53,341	98,38,97
VII. FINANCE	-	-	2	21,22	2	1,86	27	2,26,02	58	6,51,71
VIII. ALL OTHERS	1,123	52,20	10,673	5,37,98	1,666	86,33	5,361	4,63,61	15,359	47,53,35
TOTAL BANK CREDIT	35,391	15,70,00	95,284	76,54,19	1,23,899	156,02,22	1,20,176	421,62,27	2,50,534	673,71,17
OF WHICH: 1. Artisans & Village Industries	2,240	73,91	1,113	1,67,75	4,108	2,16,53	8,751	3,20,22	3,935	8,87,77
2. Other Small Scale Industries	2,009	96,38	1,865	5,62,79	1,583	3,79,51	5,194	67,03,95	8,910	78,12,49

OCCUPATION	PURBI CHAMPARAN		PURBI SINGHBHUM		PURNIA		RANCHI		ROHTAS	
	No. of Accounts	Amount Out	No. of Accounts	Amount Out	No. of Accounts	Amount Out	No. of Accounts	Amount Out	No. of Accounts	Amount Out

	standing		standing		standing		standing		standing	
	81	82	83	84	85	86	87	88	89	90
I. AGRICULTURE	70,987	55,35,42	25,188	15,24,34	34,215	43,60,69	50,510	177,13,12	40,127	45,35,21
1. Direct Finance	70,523	51,59,13	24,859	13,45,39	33,825	40,84,32	50,143	27,30,75	39,985	44,57,48
2. Indirect Finance	464	3,76,29	329	1,78,95	390	2,76,37	367	149,82,37	142	77,73
II. INDUSTRY	4,643	9,35,72	8,892	296,55,09	10,171	65,37,61	15,963	294,79,51	17,746	22,59,30
1. Mining & Quarrying	11	8,08	12	18,76	12	39,88	65	13,53,55	141	1,58,36
2. Manufacturing & Processing	4,620	9,22,19	8,824	293,96,78	10,131	64,85,16	15,826	278,57,01	17,600	20,95,43
3. Electricity, Gas & Water	12	5,45	3	6,75	22	9,94	5	6,80	2	1,37
4. Construction	-	-	53	2,32,80	6	2,63	67	2,62,15	3	4,14
III. TRANSPORT OPERATORS	5,920	6,25,94	4,657	14,48,64	5,458	6,55,41	4,875	13,74,51	4,279	4,65,62
IV. PROFESSIONAL AND OTHER SERVICES	1,586	1,85,12	8,936	10,43,67	1,713	1,56,98	8,345	13,66,89	2,081	3,02,53
V. PERSONAL LOANS	13,107	17,32,81	27,482	46,56,41	8,883	18,72,85	29,856	52,57,52	10,450	15,09,71
1. Loans for Purchase of Consumer Durables	698	78,71	5,373	5,58,94	363	42,29	5,491	6,25,27	1,004	96,55
2. Loans for Housing	1,219	6,26,96	2,003	7,43,70	838	6,97,37	2,658	13,81,99	731	2,37,64
3. Rest of the Personal Loans	11,190	10,27,14	20,106	33,53,77	7,682	11,33,19	21,707	32,50,26	8,715	11,75,52
VI. TRADE	32,128	25,76,07	25,053	32,44,07	27,977	21,48,70	42,457	61,49,71	40,591	31,48,26
1. Wholesale Trade	1,672	3,90,16	661	6,97,59	757	2,25,51	2,290	16,78,63	302	1,43,58
2. Retail Trade	30,456	21,85,91	24,392	25,46,48	27,220	19,23,19	40,167	44,71,08	40,289	30,04,68
VII. FINANCE	2	2	13	2,07,49	6	9,64	27	2,20,18	16	18,01
VIII. ALL OTHERS	3,308	2,45,04	11,629	35,72,69	3,820	2,73,34	9,841	27,20,41	6,280	5,23,13
TOTAL BANK CREDIT	1,31,681	118,36,14	1,11,850	453,52,40	92,243	160,15,22	1,61,874	642,81,85	1,21,570	127,61,77
OF WHICH: 1. Artisans & Village Industries	2,112	1,70,66	5,094	1,97,69	5,972	2,53,36	5,983	5,12,97	13,328	7,53,43
2. Other Small Scale Industries	1,820	5,02,66	2,871	41,09,63	2,880	9,51,02	7,712	71,97,29	3,798	9,19,70

OCCUPATION	SAHARSA		SAHEBGANJ		SAMASTIPUR		SARAN		SHEIKHPURA	
	No. of Accounts	Amount Out	No. of Accounts	Amount Out	No. of Accounts	Amount Out	No. of Accounts	Amount Out	No. of Accounts	Amount Out
	standing	standing	standing	standing	standing	standing	standing	standing	standing	standing
	91	92	93	94	95	96	97	98	99	100
I. AGRICULTURE	22,732	16,40,74	24,364	11,41,99	35,099	36,57,59	47,903	38,44,23	13,830	7,62,87
1. Direct Finance	22,681	15,59,48	24,020	10,80,61	34,869	35,20,37	47,192	32,47,04	13,830	7,62,87
2. Indirect Finance	51	81,26	344	61,38	230	1,37,22	711	5,97,19	-	-
II. INDUSTRY	8,446	9,90,05	8,854	10,38,45	10,751	16,54,42	11,856	15,68,73	805	71,64
1. Mining & Quarrying	3	89	102	1,03,87	4	3,04	46	48,26	-	-
2. Manufacturing & Processing	8,433	9,81,35	8,747	8,70,40	10,718	16,29,12	11,804	15,17,71	805	71,64
3. Electricity, Gas & Water	5	4,88	4	63,47	24	18,79	2	1,05	-	-
4. Construction	5	2,93	1	71	5	3,47	4	1,71	-	-
III. TRANSPORT OPERATORS	1,778	1,69,48	808	93,68	2,834	4,12,83	4,036	5,45,70	1,293	89,57
IV. PROFESSIONAL AND OTHER SERVICES	1,940	1,29,70	413	29,90	2,320	2,63,67	4,627	3,01,78	124	11,56
V. PERSONAL LOANS	4,087	5,83,66	3,488	3,70,78	9,838	16,19,50	11,267	19,58,86	1,514	1,46,53
1. Loans for Purchase of Consumer Durables	93	11,58	996	1,25,02	372	53,13	343	26,66	22	2,38
2. Loans for Housing	207	2,10,95	79	58,65	448	3,54,94	973	6,12,51	39	11,96
3. Rest of the Personal Loans	3,787	3,61,13	2,413	1,87,11	9,018	12,11,43	9,951	13,19,69	1,453	1,32,19
VI. TRADE	16,803	12,45,92	8,916	5,72,16	30,116	25,23,28	28,813	27,07,39	4,969	3,14,95
1. Wholesale Trade	661	1,47,02	115	41,79	582	2,39,11	209	3,78,59	38	9,71
2. Retail Trade	16,142	10,98,90	8,801	5,30,37	29,534	22,84,17	28,604	23,28,80	4,931	3,05,24
VII. FINANCE	1	17	-	-	6	7,78	2	86	-	-
VIII. ALL OTHERS	7,064	1,95,20	703	90,47	2,182	2,45,21	3,866	3,13,99	265	13,08
TOTAL BANK CREDIT	62,851	49,54,92	47,546	33,37,43	93,146	103,84,28	1,12,370	112,41,54	22,800	14,10,20
OF WHICH: 1. Artisans & Village Industries	5,598	3,28,70	5,489	2,06,08	7,146	4,14,45	8,097	4,73,76	691	57,44
2. Other Small Scale Industries	2,431	5,55,62	3,023	6,70,36	3,149	8,11,66	3,265	8,30,58	112	12,75

OCCUPATION	SHEOHAR		SITAMARHI		SIWAN		SUPAUL		VAISHALI	
	No. of Accounts	Amount Out	No. of Accounts	Amount Out	No. of Accounts	Amount Out	No. of Accounts	Amount Out	No. of Accounts	Amount Out
	standing	standing	standing	standing	standing	standing	standing	standing	standing	standing
	101	102	103	104	105	106	107	108	109	110
I. AGRICULTURE	3,859	2,01,10	38,880	30,30,15	22,357	21,81,89	25,450	14,68,96	37,826	25,74,28
1. Direct Finance	3,857	1,98,67	38,707	29,26,37	22,207	21,54,26	25,270	14,49,23	37,663	25,47,23
2. Indirect Finance	2	2,43	173	1,03,78	150	27,63	180	19,73	163	27,05
II. INDUSTRY	970	58,44	8,158	14,60,30	8,533	10,13,53	8,843	5,82,26	11,001	11,43,25
1. Mining & Quarrying	-	-	16	22,18	6	5,05	-	-	5	3,50
2. Manufacturing & Processing	970	58,44	8,140	14,35,56	8,524	10,07,33	8,842	5,82,10	10,993	11,37,90
3. Electricity, Gas & Water	-	-	2	2,56	2	70	1	16	2	92
4. Construction	-	-	-	-	1	45	-	-	1	93
III. TRANSPORT OPERATORS	829	41,86	6,374	5,50,88	2,282	3,85,18	1,037	62,64	4,481	4,91,68
IV. PROFESSIONAL AND OTHER SERVICES	515	37,94	2,758	2,64,14	2,006	2,75,12	1,614	1,07,00	4,468	3,61,44
V. PERSONAL LOANS	286	24,47	5,383	9,79,58	7,787	13,47,54	2,766	3,33,06	7,822	12,04,97

1. Loans for Purchase of Consumer Durables	20	1,63	750	1,32,72	434	66,20	158	20,85	103	16,60
2. Loans for Housing	2	93	859	3,41,18	915	3,62,07	104	69,49	1,126	4,22,07
3. Rest of the Personal Loans	264	21,91	3,774	5,05,68	6,438	9,19,27	2,504	2,42,72	6,593	7,66,30
VI. TRADE	6,184	3,02,60	40,136	26,22,34	32,829	25,07,01	16,066	10,72,77	44,511	26,81,38
1. Wholesale Trade	3	1,02	932	1,84,15	153	1,69,20	298	46,64	296	1,59,13
2. Retail Trade	6,181	3,01,58	39,204	24,38,19	32,676	23,37,81	15,768	10,26,13	44,215	25,22,25
VII. FINANCE	-	-	1	1,63	3	2	3	1,70	3	91
VIII. ALL OTHERS	817	53,89	2,556	2,08,17	2,156	2,16,60	1,258	75,03	3,222	2,24,42
TOTAL BANK CREDIT	13,460	7,20,30	1,04,246	91,17,19	77,953	79,26,89	57,037	37,03,42	1,13,334	86,82,33
OF WHICH: 1. Artisans & Village Industries	829	30,55	5,112	3,43,57	5,242	3,02,23	6,945	3,41,87	8,347	4,43,42
2. Other Small Scale Industries	135	26,23	2,666	6,54,50	2,901	5,69,51	1,798	2,08,48	2,460	5,07,31