

State : Bihar (Part 1 of 2)

Table No. 5.9 – District-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2000

(Amount in Rupees Tl

EASTERN REGION			STATE : BIHAR						
OCCUPATION	ARARIA		AURANGABAD		BANKA		BEGUSARAI		BHABU
	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
	1	2	3	4	5	6	7	8	9
I. AGRICULTURE	22,068	34,61,58	19,959	28,67,34	21,423	20,96,03	18,711	30,67,99	20,002
1. Direct Finance	21,790	33,96,37	19,674	26,87,78	21,200	20,43,51	18,103	27,43,73	19,744
2. Indirect Finance	278	65,21	285	1,79,56	223	52,52	608	3,24,26	258
II. INDUSTRY	3,650	8,79,42	12,133	12,91,10	3,301	4,44,24	4,026	28,88,46	10,777
1. Mining & Quarrying	—	—	1	1,86	—	—	1	3,10	—
2. Manufacturing & Processing	3,650	8,79,42	12,123	12,79,59	3,301	4,44,24	4,012	28,79,65	10,776
3. Electricity, Gas & Water	—	—	—	—	—	—	—	—	—
4. Construction	—	—	9	9,65	—	—	13	5,71	1
III. TRANSPORT OPERATORS	672	1,60,05	1,664	4,82,53	977	1,71,01	2,200	3,84,80	1,338
IV. PROFESSIONAL AND OTHER SERVICES	585	88,85	2,026	1,48,06	3,470	2,85,17	2,918	3,53,87	1,192
V. PERSONAL LOANS	5,682	12,70,61	10,311	15,21,42	4,643	8,52,56	10,808	25,83,61	4,015
1. Loans for Purchase of Consumer Durables	538	1,26,11	257	66,27	212	32,34	423	1,23,80	89
2. Loans for Housing	720	4,08,39	683	3,09,85	621	2,61,05	1,431	6,59,99	198
3. Rest of the Personal Loans	4,424	7,36,11	9,371	11,45,30	3,810	5,59,17	8,954	17,99,82	3,728
VI. TRADE	11,548	19,10,65	16,122	17,37,91	10,973	11,71,35	14,757	43,96,87	13,636
1. Wholesale Trade	1,332	5,93,29	1,120	1,34,90	282	67,22	905	11,12,81	313
2. Retail Trade	10,216	13,17,36	15,002	16,03,01	10,691	11,04,13	13,852	32,84,06	13,323
VII. FINANCE	22	52,96	—	—	—	—	6	6,25	—
VIII. ALL OTHERS	1,889	3,25,75	1,747	3,87,64	3,051	6,17,34	3,379	10,30,56	1,864
TOTAL BANK CREDIT	46,116	81,49,87	63,962	84,36,00	47,838	56,37,70	56,805	147,12,41	52,824
OF WHICH: 1. Artisans & Village Industries	2,127	1,97,91	7,557	5,10,56	2,272	2,09,65	964	2,09,59	8,281
2. Other Small Scale Industries	855	5,27,95	2,815	5,69,80	861	1,71,93	2,609	13,26,34	2,134

STATE : BIHAR								
OCCUPATION	BHAGALPUR		BHOJPUR		BOKARO		BUXAR	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	11	12	13	14	15	16	17	18
I. AGRICULTURE	29,077	38,88,96	29,547	42,18,52	11,290	12,28,22	19,340	25,58,20
1. Direct Finance	28,792	36,96,61	29,093	40,97,98	10,442	10,24,24	19,174	25,15,83
2. Indirect Finance	285	1,92,35	454	1,20,54	848	2,03,98	166	42,37
II. INDUSTRY	7,943	27,54,24	9,803	14,06,73	7,130	569,60,04	10,958	14,59,36
1. Mining & Quarrying	2	5,92	1	3,62	4	91,48	—	—
2. Manufacturing & Processing	7,937	27,46,72	9,663	13,51,10	6,616	557,25,01	10,939	14,41,70
3. Electricity, Gas & Water	—	—	—	—	15	86,55	2	5,78
4. Construction	4	1,60	139	52,01	495	10,57,00	17	11,88
III. TRANSPORT OPERATORS	2,046	6,13,17	4,087	10,56,61	3,515	22,58,64	3,844	5,45,29
IV. PROFESSIONAL AND OTHER SERVICES	5,402	7,33,21	1,120	2,28,73	2,355	4,12,16	792	2,68,46
V. PERSONAL LOANS	17,650	43,84,82	13,861	31,12,41	20,934	54,44,28	8,058	14,91,54
1. Loans for Purchase of Consumer Durables	1,085	2,58,45	301	71,48	1,761	4,79,70	737	86,73
2. Loans for Housing	2,648	14,21,20	1,357	10,97,04	1,606	7,48,60	1,247	4,51,19
3. Rest of the Personal Loans	13,917	27,05,17	12,203	19,43,89	17,567	42,15,98	6,074	9,53,62
VI. TRADE	17,273	37,11,83	26,375	30,54,95	12,182	34,92,04	21,786	20,47,64
1. Wholesale Trade	802	7,53,32	352	3,11,08	3,001	6,34,42	176	44,95
2. Retail Trade	16,471	29,58,51	26,023	27,43,87	9,181	28,57,62	21,610	20,02,69
VII. FINANCE	5	1,31	554	64,47	357	3,51,21	—	—
VIII. ALL OTHERS	8,309	24,62,99	2,405	9,62,62	6,586	35,14,88	2,430	6,39,92
TOTAL BANK CREDIT	87,705	185,50,53	87,752	141,05,04	64,349	736,61,47	67,208	90,10,41
OF WHICH: 1. Artisans & Village Industries	4,036	5,42,89	7,747	5,29,10	3,274	5,31,68	8,630	5,30,85
2. Other Small Scale Industries	3,112	14,85,25	1,475	6,05,71	2,178	16,26,66	908	3,52,42

STATE : BIHAR								
OCCUPATION	CHATRA		DARBHANGA		DEOGHAR		DHANBAD	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	19	20	21	22	23	24	25	26
I. AGRICULTURE	10,294	9,06,26	15,523	23,57,39	25,894	22,95,32	7,559	14,50,70
1. Direct Finance	10,236	8,83,27	15,360	22,98,21	25,113	17,26,30	7,337	13,41,63
2. Indirect Finance	58	22,99	163	59,18	781	5,69,02	222	1,09,07
II. INDUSTRY	1,068	1,19,63	6,468	14,95,05	6,763	21,94,89	6,740	277,18,26
1. Mining & Quarrying	—	—	4	15,15	—	—	70	9,57,35
2. Manufacturing & Processing	1,068	1,19,63	6,461	14,79,75	6,761	21,93,93	6,597	264,72,52
3. Electricity, Gas & Water	—	—	—	—	—	—	3	17,82
4. Construction	—	—	3	15	2	96	70	2,70,57
III. TRANSPORT OPERATORS	508	2,24,55	1,659	2,92,00	2,290	6,06,72	2,817	19,00,49
IV. PROFESSIONAL AND OTHER SERVICES	860	63,87	4,298	7,23,15	1,276	2,22,05	2,434	6,94,66
V. PERSONAL LOANS	2,735	5,31,96	18,447	49,25,94	9,784	20,00,07	20,716	59,03,10
1. Loans for Purchase of Consumer Durables	230	30,98	952	2,23,83	570	1,17,62	3,015	7,78,89
2. Loans for Housing	246	83,07	3,142	20,40,10	1,311	7,68,18	2,024	12,50,33
3. Rest of the Personal Loans	2,259	4,17,91	14,353	26,62,01	7,903	11,14,27	15,677	38,73,88
VI. TRADE	4,172	4,28,34	13,500	26,92,98	8,899	18,51,57	7,771	72,02,16
1. Wholesale Trade	524	59,20	445	3,34,30	251	3,68,27	291	12,20,16
2. Retail Trade	3,648	3,69,14	13,055	23,58,68	8,648	14,83,30	7,480	59,82,00
VII. FINANCE	—	—	19	12,14	—	—	93	2,32,42
VIII. ALL OTHERS	675	1,89,15	3,859	12,06,13	5,171	9,80,95	7,228	51,01,30
TOTAL BANK CREDIT	20,312	24,63,76	63,773	137,04,78	60,077	101,51,57	55,358	502,03,09
OF WHICH: 1. Artisans & Village Industries	359	33,49	3,721	4,33,47	4,374	2,22,06	2,642	3,81,35
2. Other Small Scale Industries	455	60,36	2,201	7,42,84	1,597	7,18,01	2,814	34,57,33

STATE : BIHAR								
OCCUPATION	DUMKA		GARHWA		GAYA		GIRIDIH	
	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	51,943	27,63,33	26,800	18,17,56	43,657	35,54,96	16,204	17,70,30
1. Direct Finance	49,424	26,25,99	26,649	18,00,68	42,445	33,84,12	15,840	17,07,28
2. Indirect Finance	2,519	1,37,34	151	16,88	1,212	1,70,84	364	63,02
II. INDUSTRY	6,690	4,33,76	1,975	2,77,19	15,780	34,76,95	6,845	36,80,88
1. Mining & Quarrying	—	—	2	38,62	4	13,37	1	4,12
2. Manufacturing & Processing	6,690	4,33,76	1,973	2,38,57	15,756	34,42,66	6,843	36,70,14
3. Electricity, Gas & Water	—	—	—	—	—	—	—	—
4. Construction	—	—	—	—	20	20,92	1	6,62
III. TRANSPORT OPERATORS	2,253	5,24,47	743	4,20,67	6,068	15,95,36	1,865	7,69,49
IV. PROFESSIONAL AND OTHER SERVICES	788	82,79	120	15,63	4,120	7,19,34	2,630	3,16,35
V. PERSONAL LOANS	10,101	17,87,09	2,808	4,52,39	24,499	45,14,18	13,421	26,90,34
1. Loans for Purchase of Consumer Durables	1,044	2,18,37	96	26,77	2,125	3,62,52	1,278	2,10,02
2. Loans for Housing	709	2,40,11	169	85,98	2,241	13,84,11	1,182	5,62,77
3. Rest of the Personal Loans	8,348	13,28,61	2,543	3,39,64	20,133	27,67,55	10,961	19,17,55
VI. TRADE	8,398	12,02,45	6,573	11,49,17	31,329	40,99,19	10,383	20,31,73
1. Wholesale Trade	91	1,15,14	94	42,11	1,824	5,31,51	339	3,88,66
2. Retail Trade	8,307	10,87,31	6,479	11,07,06	29,505	35,67,68	10,044	16,43,07
VII. FINANCE	3	47,53	—	—	135	1,02,14	101	48,01
VIII. ALL OTHERS	6,661	9,97,87	2,415	2,45,63	6,705	17,39,03	3,430	9,52,16
TOTAL BANK CREDIT	86,837	78,39,29	41,434	43,78,24	1,32,293	198,01,15	54,879	122,59,26
OF WHICH: 1. Artisans & Village Industries	5,853	2,32,04	1,282	1,39,63	9,125	6,48,00	2,587	2,72,10
2. Other Small Scale Industries	633	1,29,61	630	60,84	4,500	11,37,20	3,382	15,84,60

STATE : BIHAR								
OCCUPATION	GODDA		GOPALGANJ		GUMLA		HAZARIBAGH	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	35	36	37	38	39	40	41	42

I. AGRICULTURE	18,020	11,53,78	13,636	15,13,62	27,566	18,46,27	17,921	24,97,75
1. Direct Finance	15,276	10,96,80	12,863	14,29,79	26,973	17,52,75	17,739	23,65,89
2. Indirect Finance	2,744	56,98	773	83,83	593	93,52	182	1,31,86
II. INDUSTRY	2,813	10,52,87	6,534	22,87,99	3,520	2,73,20	3,935	25,85,57
1. Mining & Quarrying	—	—	—	—	—	—	10	1,94,91
2. Manufacturing & Processing	2,804	9,71,83	6,532	22,81,57	3,517	2,72,17	3,914	23,81,47
3. Electricity, Gas & Water	8	71,98	—	—	—	—	—	—
4. Construction	1	9,06	2	6,42	3	1,03	11	9,19
III. TRANSPORT OPERATORS	1,359	2,61,93	1,158	3,10,79	893	5,04,76	2,689	16,67,01
IV. PROFESSIONAL AND OTHER SERVICES	759	1,27,72	3,227	2,76,37	2,972	2,65,91	1,820	3,52,87
V. PERSONAL LOANS	5,141	7,60,86	7,995	16,29,54	4,357	9,53,20	18,849	49,10,45
1. Loans for Purchase of Consumer Durables	573	92,62	646	1,31,59	133	21,69	3,489	7,88,92
2. Loans for Housing	67	65,23	761	2,81,81	478	2,84,98	2,030	9,80,64
3. Rest of the Personal Loans	4,501	6,03,01	6,588	12,16,14	3,746	6,46,53	13,330	31,40,89
VI. TRADE	5,279	9,05,29	10,072	15,71,39	12,146	11,54,86	6,972	25,23,55
1. Wholesale Trade	136	35,33	755	2,77,48	661	1,02,74	332	6,05,74
2. Retail Trade	5,143	8,69,96	9,317	12,93,91	11,485	10,52,12	6,640	19,17,81
VII. FINANCE	—	—	—	—	—	—	67	1,14,03
VIII. ALL OTHERS	6,679	7,86,07	2,692	3,83,04	1,609	2,89,53	3,507	13,56,74
TOTAL BANK CREDIT	40,050	50,48,52	45,314	79,72,74	53,063	52,87,73	55,760	160,07,97
OF WHICH: 1. Artisans & Village Industries	1,737	1,63,37	4,390	2,82,46	2,317	90,74	1,415	2,45,23
2. Other Small Scale Industries	949	5,81,81	1,810	16,13,50	730	1,20,26	1,482	14,40,54

STATE : BIHAR								
OCCUPATION	JAMUI		JEHANABAD		KATIHAR		KHAGARIA	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	43	44	45	46	47	48	49	50
I. AGRICULTURE	15,159	17,79,93	21,478	15,62,05	33,817	50,67,71	16,502	19,95,72
1. Direct Finance	15,099	17,70,67	21,170	14,69,01	33,444	49,89,49	16,420	19,74,26
2. Indirect Finance	60	9,26	308	93,04	373	78,22	82	21,46
II. INDUSTRY	2,891	3,98,75	6,728	12,00,08	5,003	14,23,55	2,979	4,17,34
1. Mining & Quarrying	—	—	—	—	12	41,79	—	—
2. Manufacturing & Processing	2,891	3,98,75	6,728	12,00,08	4,974	13,80,99	2,978	4,17,25
3. Electricity, Gas & Water	—	—	—	—	—	—	—	—
4. Construction	—	—	—	—	17	77	1	9
III. TRANSPORT OPERATORS	1,646	3,21,16	1,826	6,00,74	1,752	2,60,38	2,216	1,89,60
IV. PROFESSIONAL AND OTHER SERVICES	1,718	1,78,92	831	2,13,47	578	59,60	474	56,56
V. PERSONAL LOANS	4,612	8,07,11	7,571	8,64,85	12,296	23,22,63	3,550	7,18,75
1. Loans for Purchase of Consumer Durables	777	1,05,84	137	35,05	845	1,22,49	253	72,65
2. Loans for Housing	735	2,17,35	659	2,49,20	1,972	7,59,41	395	1,32,77
3. Rest of the Personal Loans	3,100	4,83,92	6,775	5,80,60	9,479	14,40,73	2,902	5,13,33
VI. TRADE	11,171	13,67,23	11,980	13,39,44	10,263	22,27,52	9,515	16,13,57
1. Wholesale Trade	623	93,42	120	56,28	995	3,99,80	53	74,78
2. Retail Trade	10,548	12,73,81	11,860	12,83,16	9,268	18,27,72	9,462	15,38,79
VII. FINANCE	—	—	5	2,28	68	21,59	—	—
VIII. ALL OTHERS	1,902	5,29,65	2,238	4,15,91	2,510	5,82,44	625	1,10,77
TOTAL BANK CREDIT	39,099	53,82,75	52,657	61,98,82	66,287	119,65,42	35,861	51,02,31
OF WHICH: 1. Artisans & Village Industries	2,258	2,26,66	3,228	2,95,83	2,214	2,29,39	1,936	1,47,98
2. Other Small Scale Industries	544	1,48,47	3,214	7,36,15	1,952	6,10,76	811	2,35,83

STATE : BIHAR								
OCCUPATION	KISHANGANJ		KODERMA		LAKHISARAI		LOHARDAGGA	
	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
I. AGRICULTURE	16,686	18,76,69	4,215	4,65,63	6,991	10,19,45	11,933	7,36,10
1. Direct Finance	16,506	18,66,32	4,215	4,65,63	6,942	10,10,38	11,867	6,95,18
2. Indirect Finance	180	10,37	—	—	49	9,07	66	40,92
II. INDUSTRY	4,162	4,21,67	897	3,17,65	1,584	4,65,03	948	2,05,23
1. Mining & Quarrying	—	—	7	22,63	—	—	—	—
2. Manufacturing & Processing	4,152	4,17,76	887	2,94,40	1,584	4,65,03	944	2,05,00
3. Electricity, Gas & Water	—	—	—	—	—	—	—	—

4. Construction	10	3,91	3	62	—	—	4	23
III. TRANSPORT OPERATORS	582	82,19	397	2,25,65	1,146	1,24,82	367	3,08,36
IV. PROFESSIONAL AND OTHER SERVICES	1,039	90,65	598	74,26	459	95,20	338	1,04,14
V. PERSONAL LOANS	4,360	6,91,32	3,175	7,64,04	2,381	4,45,56	1,818	4,67,64
1. Loans for Purchase of Consumer Durables	493	82,50	116	31,64	115	19,76	507	1,41,41
2. Loans for Housing	878	2,91,19	397	1,83,70	184	80,82	117	1,06,60
3. Rest of the Personal Loans	2,989	3,17,63	2,662	5,48,70	2,082	3,44,98	1,194	2,19,63
VI. TRADE	7,363	10,57,17	1,496	4,39,52	4,956	8,21,07	3,292	3,54,72
1. Wholesale Trade	958	2,05,12	55	34,23	96	1,02,03	79	33,04
2. Retail Trade	6,405	8,52,05	1,441	4,05,29	4,860	7,19,04	3,213	3,21,68
VII. FINANCE	—	—	1	88	—	—	1	3,54
VIII. ALL OTHERS	929	94,83	1,500	2,82,74	1,806	5,39,87	1,105	1,86,45
TOTAL BANK CREDIT	35,121	43,14,52	12,279	25,70,37	19,323	35,11,00	19,802	23,66,18
OF WHICH: 1. Artisans & Village Industries	2,498	1,64,94	375	72,38	762	91,77	509	58,63
2. Other Small Scale Industries	1,013	1,44,17	450	1,57,61	722	2,27,41	345	1,04,87

STATE : BIHAR

OCCUPATION	MADHEPURA		MADHUBANI		MUNGER		MUZAFFARPUR	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
	59	60	61	62	63	64	65	66
I. AGRICULTURE	15,359	28,45,74	30,358	35,34,29	13,189	14,35,41	22,874	43,92,40
1. Direct Finance	15,288	28,26,08	29,513	34,29,16	13,134	14,24,23	22,427	41,25,16
2. Indirect Finance	71	19,66	845	1,05,13	55	11,18	447	2,67,24
II. INDUSTRY	3,978	7,84,00	8,451	9,95,97	3,596	7,97,19	10,944	36,26,74
1. Mining & Quarrying	1	3,94	1	3,47	—	—	4	14,56
2. Manufacturing & Processing	3,977	7,80,06	8,290	9,80,15	3,573	7,68,52	10,917	35,68,69
3. Electricity, Gas & Water	—	—	—	—	1	1,63	1	5,49
4. Construction	—	—	160	12,35	22	27,04	22	38,00
III. TRANSPORT OPERATORS	1,545	4,50,01	4,087	3,78,34	2,685	5,08,27	5,312	10,12,11
IV. PROFESSIONAL AND OTHER SERVICES	798	1,23,79	4,189	3,49,67	1,049	2,21,66	2,785	7,59,03
V. PERSONAL LOANS	5,038	9,91,44	16,412	27,51,33	8,191	18,88,78	30,019	88,27,10
1. Loans for Purchase of Consumer Durables	646	1,17,96	489	1,05,30	341	87,30	2,613	5,95,42
2. Loans for Housing	251	1,49,34	2,305	9,87,11	1,241	6,67,71	5,172	36,92,44
3. Rest of the Personal Loans	4,141	7,24,14	13,618	16,58,92	6,609	11,33,77	22,234	45,39,24
VI. TRADE	9,756	21,59,26	14,748	21,87,37	12,616	20,59,00	33,887	76,75,84
1. Wholesale Trade	1,766	4,67,03	1,421	3,59,51	221	1,35,22	1,290	15,98,67
2. Retail Trade	7,990	16,92,23	13,327	18,27,86	12,395	19,23,78	32,597	60,77,17
VII. FINANCE	1	2,53	5	7,05	—	—	2	8,13
VIII. ALL OTHERS	280	77,56	4,414	5,40,63	2,711	9,24,75	5,462	17,10,63
TOTAL BANK CREDIT	36,755	74,34,33	82,664	107,44,65	44,037	78,35,06	1,11,285	280,11,98
OF WHICH: 1. Artisans & Village Industries	1,489	1,50,40	5,473	3,26,67	2,056	2,75,54	6,438	6,26,35
2. Other Small Scale Industries	1,520	4,08,02	2,433	5,11,77	1,112	2,98,84	3,345	17,84,67