

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2010**

**NORTH-EASTERN REGION  
STATE: ASSAM**

(Amount in ₹ Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>3,12,424</b>	<b>1403,42</b>	<b>1174,26</b>	<b>1,16,129</b>	<b>823,25</b>	<b>680,57</b>
1. Direct Finance	3,08,546	1293,40	1086,44	1,13,987	708,13	594,03
2. Indirect Finance	3,878	110,03	87,83	2,142	115,12	86,54
<b>II. INDUSTRY</b>	<b>27,371</b>	<b>877,69</b>	<b>688,58</b>	<b>17,327</b>	<b>917,56</b>	<b>580,05</b>
1. Mining & Quarrying	91	14,05	6,87	100	163,99	23,82
2. Food Manufacturing & Processing	3,074	239,47	186,06	3,060	276,86	189,89
(a) Rice Mills, Flour & Dal Mills	973	25,27	20,04	452	26,63	20,43
(b) Sugar	4	18,16	18,10	2	6	5
(c) Edible Oils & Vanaspati	89	2,53	2,15	75	9,18	7,63
(d) Tea Processing	82	161,53	120,37	323	150,07	93,13
(e) Processing of Fruits & Vegetables	53	3,81	3,48	36	3,83	3,37
(f) Others	1,873	28,18	21,92	2,172	87,09	65,28
3. Beverage & Tobacco	53	4,83	4,14	45	9,69	7,32
4. Textiles	8,853	83,70	67,08	3,681	50,41	39,94
(a) Cotton Textiles	853	14,07	11,44	275	9,88	6,07
(b) Jute & Other Natural Fibre Textiles	166	2,21	1,63	144	4,12	3,29
(c) Handloom Textiles & Khadi	6,080	42,29	34,15	2,192	16,73	13,93
(d) Other Textiles & Textile Products	1,754	25,12	19,86	1,070	19,67	16,64
5. Paper, Paper Products & Printing	367	16,25	12,66	315	18,85	14,00
6. Woods and Wood Products	779	15,54	13,58	605	12,65	9,56
7. Leather & Leather Products	101	3,18	2,72	60	1,61	1,30
8. Gems and Jewellery	129	2,23	1,76	58	1,96	1,59
9. Rubber & Plastic Products	78	16,68	14,42	78	5,68	4,88
10. Chemicals & Chemical Products	164	16,62	14,05	236	10,74	8,45
(a) Heavy Industrial Chemicals	6	66	61	6	1,28	58
(b) Fertilisers	5	7	5	23	27	23
(c) Drugs & Pharmaceuticals	27	4,06	3,01	97	1,01	84
(d) Non-Edible Oils	12	4,19	3,90	5	1,15	1,11
(e) Other Chemicals & Chemical Products	114	7,64	6,49	105	7,05	5,68
11. Petroleum, Coal Products & Nuclear Fuels	21	32,39	6,37	21	27,68	23,46
12. Manufacture of Cement & Cement Products	488	57,28	39,73	420	21,42	18,72
13. Basic Metals & Metal Products	704	70,68	60,72	527	28,19	20,71
(a) Iron & Steel	33	2,70	2,58	38	4,09	2,79
(b) Non-Ferrous Metals	16	8,12	5,75	9	3,97	2,09
(c) Metal Products	655	59,87	52,39	480	20,13	15,82
14. Engineering	755	41,19	31,39	882	59,20	45,73
(a) Heavy Engineering	23	1,39	1,11	44	7,67	6,47
(b) Light Engineering	518	12,80	10,54	639	27,67	19,07
(c) Electrical Machinery & Goods	147	10,16	3,29	133	19,53	16,07
(d) Electronic Machinery & Goods	67	16,84	16,45	66	4,33	4,12
15. Vehicles, Vehicle Parts & Transport Equipments	402	7,92	6,49	439	7,43	4,92
16. Other Industries	10,024	180,72	158,14	5,703	89,37	71,19
17. Electricity, Gas & Water	7	3,25	2,96	19	40,10	13,08
(a) Electricity Generation & Transmission	2	19	19	4	30,38	7,97
(b) Non-Conventional Energy	2	2,34	2,02	2	4,06	4,08
(c) Gas, Steam & Water Supply	3	72	75	13	5,66	1,04
18. Construction	1,281	71,70	59,42	1,078	91,74	81,47
(a) Other than Infrastructure	1,036	51,23	43,73	662	51,63	46,39
(b) Infrastructure Construction	245	20,47	15,69	416	40,11	35,08
<b>III. TRANSPORT OPERATORS</b>	<b>9,685</b>	<b>144,18</b>	<b>103,99</b>	<b>6,644</b>	<b>163,68</b>	<b>126,18</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>19,144</b>	<b>344,11</b>	<b>243,72</b>	<b>13,048</b>	<b>317,92</b>	<b>260,34</b>
1. Professional Services	7,451	52,90	40,75	3,504	53,62	44,55
2. Tourism, Hotel & Restaurants	649	16,88	13,48	1,360	44,33	36,11
3. Recreation services	148	91,00	36,11	74	2,17	1,74
4. IT and Telecommunications	41	2,64	2,18	76	6,38	5,04
5. Others	10,855	180,68	151,20	8,034	211,42	172,90
<b>V. PERSONAL LOANS</b>	<b>1,92,260</b>	<b>2856,69</b>	<b>2236,29</b>	<b>2,77,182</b>	<b>4381,29</b>	<b>3345,42</b>
1. Housing	31,873	979,58	785,45	33,627	1005,26	812,00
2. Consumer Durables	12,471	87,79	62,26	11,652	92,66	69,75
3. Vehicles	9,059	148,35	110,24	20,744	364,23	268,40
4. Education	4,066	118,84	85,17	3,883	109,80	81,78
5. Personal Credit Cards	474	12,12	2,06	166	94	64
6. Others	1,34,317	1510,02	1191,11	2,07,110	2808,40	2112,85
<b>VI. TRADE</b>	<b>64,160</b>	<b>658,52</b>	<b>542,27</b>	<b>36,614</b>	<b>930,87</b>	<b>727,32</b>
1. Wholesale Trade	2,991	93,83	78,15	2,076	187,42	117,78
2. Retail Trade	61,169	564,69	464,12	34,538	743,45	609,54
<b>VII. FINANCE</b>	<b>26,909</b>	<b>483,43</b>	<b>452,70</b>	<b>4,738</b>	<b>33,64</b>	<b>23,11</b>
<b>VIII. ALL OTHERS</b>	<b>40,429</b>	<b>209,03</b>	<b>178,62</b>	<b>27,141</b>	<b>205,53</b>	<b>176,40</b>
<b>TOTAL BANK CREDIT</b>	<b>6,92,382</b>	<b>6977,07</b>	<b>5620,44</b>	<b>4,98,823</b>	<b>7773,74</b>	<b>5919,38</b>

**TABLE No.5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**MARCH 2010**

**NORTH-EASTERN REGION  
STATE: ASSAM**

(Amount in ₹ Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>18,150</b>	<b>387,66</b>	<b>306,23</b>	-	-	-
1. Direct Finance	16,566	275,53	222,76	-	-	-
2. Indirect Finance	1,584	112,13	83,47	-	-	-
<b>II. INDUSTRY</b>	<b>9,427</b>	<b>3383,42</b>	<b>2274,18</b>	-	-	-
1. Mining & Quarrying	75	82,07	56,11	-	-	-
2. Food Manufacturing & Processing	1,436	254,03	179,05	-	-	-
(a) Rice Mills, Flour & Dal Mills	91	41,56	32,14	-	-	-
(b) Sugar	1	4	4	-	-	-
(c) Edible Oils & Vanaspati	67	3,10	2,61	-	-	-
(d) Tea Processing	428	137,90	87,99	-	-	-
(e) Processing of Fruits & Vegetables	12	3,22	2,48	-	-	-
(f) Others	837	68,21	53,78	-	-	-
3. Beverage & Tobacco	47	118,03	99,21	-	-	-
4. Textiles	852	46,26	35,55	-	-	-
(a) Cotton Textiles	70	9,87	7,21	-	-	-
(b) Jute & Other Natural Fibre Textiles	27	10,17	9,09	-	-	-
(c) Handloom Textiles & Khadi	152	3,99	2,87	-	-	-
(d) Other Textiles & Textile Products	603	22,23	16,38	-	-	-
5. Paper, Paper Products & Printing	476	98,85	81,97	-	-	-
6. Woods and Wood Products	145	9,09	5,05	-	-	-
7. Leather & Leather Products	72	2,12	1,32	-	-	-
8. Gems and Jewellery	61	4,35	4,12	-	-	-
9. Rubber & Plastic Products	245	90,91	62,66	-	-	-
10. Chemicals & Chemical Products	353	89,97	52,71	-	-	-
(a) Heavy Industrial Chemicals	12	11,98	10,43	-	-	-
(b) Fertilisers	9	2,70	2,69	-	-	-
(c) Drugs & Pharmaceuticals	92	19,10	11,31	-	-	-
(d) Non-Edible Oils	3	66	41	-	-	-
(e) Other Chemicals & Chemical Products	237	55,53	27,87	-	-	-
11. Petroleum, Coal Products & Nuclear Fuels	37	424,38	178,80	-	-	-
12. Manufacture of Cement & Cement Products	150	668,69	467,88	-	-	-
13. Basic Metals & Metal Products	1,253	690,86	493,85	-	-	-
(a) Iron & Steel	141	582,88	404,23	-	-	-
(b) Non-Ferrous Metals	33	73,00	58,91	-	-	-
(c) Metal Products	1,079	34,98	30,72	-	-	-
14. Engineering	865	94,25	69,29	-	-	-
(a) Heavy Engineering	55	7,96	6,24	-	-	-
(b) Light Engineering	357	45,12	28,74	-	-	-
(c) Electrical Machinery & Goods	137	20,23	13,54	-	-	-
(d) Electronic Machinery & Goods	316	20,95	20,78	-	-	-
15. Vehicles, Vehicle Parts & Transport Equipments	161	24,79	20,47	-	-	-
16. Other Industries	1,697	102,21	77,20	-	-	-
17. Electricity, Gas & Water	30	62,81	60,41	-	-	-
(a) Electricity Generation & Transmission	14	59,00	57,14	-	-	-
(b) Non-Conventional Energy	2	21	16	-	-	-
(c) Gas, Steam & Water Supply	14	3,60	3,11	-	-	-
18. Construction	1,472	519,77	328,51	-	-	-
(a) Other than Infrastructure	1,147	285,55	190,39	-	-	-
(b) Infrastructure Construction	325	234,22	138,12	-	-	-
<b>III. TRANSPORT OPERATORS</b>	<b>10,364</b>	<b>435,17</b>	<b>285,52</b>	-	-	-
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>9,561</b>	<b>834,40</b>	<b>636,67</b>	-	-	-
1. Professional Services	1,573	79,59	66,72	-	-	-
2. Tourism, Hotel & Restaurants	514	89,34	76,02	-	-	-
3. Recreation services	95	47,53	48,96	-	-	-
4. IT and Telecommunications	85	13,85	11,61	-	-	-
5. Others	7,294	604,09	433,35	-	-	-
<b>V. PERSONAL LOANS</b>	<b>2,15,007</b>	<b>4058,77</b>	<b>3016,78</b>	-	-	-
1. Housing	22,351	1186,46	969,26	-	-	-
2. Consumer Durables	5,451	37,76	28,03	-	-	-
3. Vehicles	46,811	697,96	459,47	-	-	-
4. Education	6,591	216,33	171,43	-	-	-
5. Personal Credit Cards	709	10,56	2,29	-	-	-
6. Others	1,33,094	1909,69	1386,31	-	-	-
<b>VI. TRADE</b>	<b>19,094</b>	<b>1659,28</b>	<b>1319,43</b>	-	-	-
1. Wholesale Trade	1,893	433,55	340,95	-	-	-
2. Retail Trade	17,201	1225,73	978,48	-	-	-
<b>VII. FINANCE</b>	<b>545</b>	<b>33,66</b>	<b>25,78</b>	-	-	-
<b>VIII. ALL OTHERS</b>	<b>35,912</b>	<b>321,77</b>	<b>259,40</b>	-	-	-
<b>TOTAL BANK CREDIT</b>	<b>3,18,060</b>	<b>11114,13</b>	<b>8123,99</b>	-	-	-