

State : Assam

Table No. 5.6 – State and Bank Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2000

NORTH - EASTERN REGION			(Amount in Rupees Lakh)						
OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6	7	8	9
I. AGRICULTURE	28,235	54,34	45,78	66,452	196,32	190,00	1	20	20
1. Direct Finance	27,167	44,08	39,57	65,220	130,17	122,92	1	20	20
2. Indirect Finance	1,068	10,26	6,21	1,232	66,15	67,08	-	-	-
II. INDUSTRY	22,581	329,58	255,29	49,146	692,76	625,89	10	65,44	13,41
1. Mining & Quarrying	19	3,62	2,14	14	170,22	170,24	-	-	-
2. Food Manufacturing & Processing	371	35,74	25,59	1,384	161,53	130,68	9	65,36	13,38
(a) Rice Mills, Flour & Dal Mills	136	4,74	4,33	500	13,74	12,45	-	-	-
(b) Sugar	-	-	-	3	1,19	1,61	-	-	-
(c) Edible Oils & Vanaspati	47	2,69	2,15	76	19,36	8,96	-	-	-
(d) Tea Processing	46	19,25	12,21	167	118,61	99,53	9	65,36	13,38
(e) Processing of Fruits & Vegetables	1	9	3	2	11	8	-	-	-
(f) Others	141	8,96	6,87	636	8,51	8,05	-	-	-
3. Beverage & Tobacco	7	69	31	9	1,23	92	-	-	-
4. Textiles	516	112,63	71,95	1,697	21,14	19,94	-	-	-
(a) Cotton Textiles	34	16,28	11,57	243	3,85	4,97	-	-	-
(b) Jute Textiles	-	-	-	14	89	1,39	-	-	-
(c) Handloom Textiles & Khadi	215	2,04	1,33	448	3,20	3,01	-	-	-
(d) Other Textiles	267	94,31	59,06	992	13,21	10,57	-	-	-
5. Paper, Paper Products & Printing	162	4,09	3,65	467	8,84	7,77	-	-	-
6. Leather & Leather Products	25	8,18	5,04	55	58	55	-	-	-
7. Rubber & Rubber Products	12	1,27	1,12	54	1,62	1,76	-	-	-
8. Chemicals & Chemical Products	199	18,89	15,81	248	59,76	31,03	-	-	-
(a) Heavy Industrial Chemicals	2	16	20	5	1,92	1,73	-	-	-
(b) Fertilisers	3	94	21	5	1,19	1,31	-	-	-
(c) Drugs & Pharmaceuticals	32	1,36	1,28	38	5,38	5,63	-	-	-
(d) Non-Edible Oils	2	6	7	2	1,28	94	-	-	-
(e) Other Chemicals & Chemical Products	160	16,37	14,04	198	49,99	21,42	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	8	4,76	3,27	23	9,76	10,60	-	-	-
10. Manufacture of Cement & Cement Products	62	13,21	12,62	134	6,19	5,99	-	-	-
11. Basic Metals & Metal Products	186	39,50	33,29	691	19,66	20,22	-	-	-
(a) Iron & Steel	59	33,92	28,62	28	10,11	10,71	-	-	-
(b) Non-Ferrous Metals	6	1,55	1,01	2	12	12	-	-	-
(c) Other Metal Products	121	4,02	3,67	661	9,42	9,39	-	-	-
12. Engineering	180	5,73	5,25	403	18,56	15,05	-	-	-
(a) Heavy Engineering	5	33	30	13	1,34	1,17	-	-	-
(b) Light Engineering	80	1,75	1,74	124	2,38	2,33	-	-	-
(c) Electrical Machinery & Goods	88	2,94	2,49	235	11,41	8,25	-	-	-
(d) Electronic Machinery & Goods	7	72	72	31	3,43	3,30	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	192	3,96	2,80	206	3,03	2,80	-	-	-
14. Other Industries	20,624	73,90	69,05	42,584	189,64	188,49	1	8	4
15. Electricity, Gas & Water	3	2,15	2,22	7	1,14	1,03	-	-	-
(a) Electricity Generation & Transmission	1	2,00	2,08	6	1,12	1,01	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	2	15	14	1	2	2	-	-	-
16. Construction	15	1,24	1,17	1,170	19,84	18,83	-	-	-
III. TRANSPORT OPERATORS	2,910	27,78	22,66	8,674	77,19	71,26	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	3,037	25,61	20,64	22,025	66,14	65,31	1	14	14
V. PERSONAL LOANS	62,701	226,93	199,24	77,284	267,34	236,18	62	21	19

	1. Loans for Purchase of Consumer Durables	8,681	23,21	19,78	9,435	27,44	22,94	7	11	11
	2. Loans for Housing	9,332	94,54	86,99	13,459	86,70	77,61	-	-	-
	3. Rest of the Personal Loans	44,688	109,18	92,47	54,390	153,20	135,63	55	10	8
VI. TRADE		28,543	167,60	152,60	69,730	343,50	320,62	-	-	-
	1. Wholesale Trade	2,182	38,94	35,16	3,866	62,23	55,40	-	-	-
	2. Retail Trade	26,361	128,66	117,44	65,864	281,27	265,22	-	-	-
VII. FINANCE		540	5,14	3,32	160	8,91	8,58	-	-	-
VIII. ALL OTHERS		23,294	129,56	120,30	63,987	392,98	376,10	59	1,00	97
TOTAL BANK CREDIT		1,71,841	966,52	819,84	3,57,458	2045,13	1893,94	133	66,99	14,92
OF WHICH:	1. Artisans & Village Industries	8,627	15,80	15,57	14,911	28,99	29,08	-	-	-
	2. Other Small Scale Industries	10.101	113.70	94.30	25.008	162.70	150.36		8	

16. Construction	118	86	88	2	25	21	1,305	22,19	21,09
III. TRANSPORT OPERATORS	10,098	35,38	29,60	284	5,58	3,68	21,966	145,92	127,21
IV. PROFESSIONAL AND OTHER SERVICES	10,289	12,11	11,01	85	1,81	1,49	35,437	105,81	98,59
V. PERSONAL LOANS	34,255	69,00	60,64	1,701	8,24	6,77	1,76,003	571,71	503,02
1. Loans for Purchase of Consumer Durables	8,037	16,38	12,34	165	33	23	26,325	67,47	55,40
2. Loans for Housing	3,036	22,92	22,11	216	1,54	1,34	26,043	205,70	188,05
3. Rest of the Personal Loans	23,182	29,70	26,19	1,320	6,37	5,21	1,23,635	298,54	259,56
VI. TRADE	43,408	51,42	47,14	538	6,52	5,13	1,42,219	569,03	525,50
1. Wholesale Trade	749	4,10	3,48	23	2,03	1,57	6,820	107,29	95,62
2. Retail Trade	42,659	47,32	43,66	515	4,49	3,56	1,35,399	461,74	429,89
VII. FINANCE	-	-	-	-	-	-	700	14,05	11,90
VIII. ALL OTHERS	3,705	4,27	3,72	737	4,96	4,23	91,782	532,77	505,33
TOTAL BANK CREDIT	1,95,741	250,91	227,07	3,911	48,30	38,25	7,29,084	3377,86	2994,02
OF WHICH: 1. Artisans & Village Industries	9,278	7,68	7,81	245	35	35	33,061	52,82	52,80
2. Other Small Scale Industries	8,231	8,79	8,61	157	4,07	3,21	43,498	289,35	256,51