

State : Assam

**Table No. 5.7 – State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation
March 2001**

NORTH-EASTERN REGION		(Amount in Rupees Lakh)					
		RURAL			SEMI-URBAN		
OCCUPATION	No. of	Credit	Amount	No. of	Credit	Amount	
	Accounts	Limit Outstanding		Accounts	Limit Outstanding		
	1	2	3	4	5	6	
I. AGRICULTURE	98,095	178,02	158,94	23,349	74,14	65,18	
1. Direct Finance	97,593	171,97	154,42	22,790	68,07	60,26	
2. Indirect Finance	502	6,05	4,52	559	6,07	4,92	
II. INDUSTRY	40,518	452,92	342,62	20,610	436,08	381,95	
1. Mining & Quarrying	25	3,63	1,98	4	23	19	
2. Food Manufacturing & Processing	810	94,95	82,00	477	69,59	48,66	
(a) Rice Mills, Flour & Dal Mills	298	5,37	4,67	180	11,24	9,91	
(b) Sugar	1	26	26	—	—	—	
(c) Edible Oils & Vanaspati	35	1,12	1,27	52	4,08	3,37	
(d) Tea Processing	61	82,15	70,76	80	46,28	29,45	
(e) Processing of Fruits & Vegetables	1	4	4	7	34	26	
(f) Others	414	6,01	5,00	158	7,65	5,67	
3. Beverage & Tobacco	1	4	4	3	74	66	
4. Textiles	1,345	21,21	13,75	1,012	15,09	16,56	
(a) Cotton Textiles	161	3,77	3,53	121	6,60	8,67	
(b) Jute Textiles	1	25	27	8	62	35	
(c) Handloom Textiles & Khadi	711	3,15	3,00	205	1,70	1,58	
(d) Other Textiles	472	14,04	6,95	678	6,17	5,97	
5. Paper, Paper Products & Printing	151	3,44	2,83	159	13,33	5,10	
6. Leather & Leather Products	15	14	13	36	58	48	
7. Rubber & Rubber Products	25	89	89	16	1,43	1,15	
8. Chemicals & Chemical Products	103	39,10	12,94	235	32,82	21,06	
(a) Heavy Industrial Chemicals	3	64	47	4	2,70	2,69	
(b) Fertilisers	—	—	—	2	15,38	8,61	
(c) Drugs & Pharmaceuticals	16	2,55	2,74	160	96	94	
(d) Non-Edible Oils	—	—	—	3	10,43	6,31	
(e) Other Chemicals & Chemical Products	84	35,91	9,74	66	3,35	2,51	
9. Petroleum, Coal Products & Nuclear Fuels	14	48,67	42,17	17	174,80	174,06	
10. Manufacture of Cement & Cement Products	148	4,57	4,22	39	1,10	1,05	
11. Basic Metals & Metal Products	294	63,94	45,54	202	6,32	4,98	
(a) Iron & Steel	11	58,06	40,77	5	62	51	
(b) Non-Ferrous Metals	3	28	23	3	53	35	
(c) Other Metal Products	280	5,60	4,54	194	5,17	4,12	
12. Engineering	160	11,57	9,13	181	20,14	9,91	
(a) Heavy Engineering	4	19	7	8	61	59	
(b) Light Engineering	53	2,76	1,79	42	2,92	2,83	
(c) Electrical Machinery & Goods	94	6,23	5,76	126	16,39	6,29	
(d) Electronic Machinery & Goods	9	2,38	1,51	5	23	21	
13. Vehicles, Vehicle Parts & Transport Equipments	107	3,60	2,01	133	5,27	3,45	
14. Other Industries	37,049	148,36	115,98	17,689	87,07	87,22	
15. Electricity, Gas & Water	4	25	34	6	51	28	
(a) Electricity Generation & Transmission	2	7	8	3	15	10	
(b) Non-Conventional Energy	1	16	24	—	—	—	
(c) Gas, Steam & Water Supply	1	2	2	3	36	18	
16. Construction	267	8,56	8,66	401	7,04	7,15	
III. TRANSPORT OPERATORS	7,949	53,84	45,38	3,491	48,63	37,30	
IV. PROFESSIONAL AND OTHER SERVICES	16,017	43,22	33,88	7,984	35,02	31,11	
V. PERSONAL LOANS	65,528	194,86	169,42	69,272	261,45	224,83	
1. Loans for Purchase of Consumer Durables	9,167	24,32	19,42	12,462	33,37	26,14	
2. Loans for Housing	5,904	53,32	47,62	7,540	82,81	76,45	
3. Rest of the Personal Loans	50,457	117,23	102,38	49,270	145,27	122,24	
VI. TRADE	54,311	143,17	115,00	26,764	178,59	142,18	
1. Wholesale Trade	1,112	16,16	12,96	2,138	55,63	38,75	
2. Retail Trade	53,199	127,02	102,04	24,626	122,97	103,43	
VII. FINANCE	31	49,57	4,33	29	4,95	3,73	
VIII. ALL OTHERS	34,072	336,74	323,92	18,011	126,57	116,10	
TOTAL BANK CREDIT	3,16,521	1,452,33	1,193,49	1,69,510	1,165,43	1,002,39	
<i>OF WHICH:</i> 1. Artisans & Village Industries	13,280	24,36	23,72	5,108	12,77	14,59	
2. Other Small Scale Industries	17,346	84,29	71,58	10,640	108,25	90,81	

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit Outstanding		Accounts	Limit Outstanding	
	7	8	9	10	11	12
I. AGRICULTURE	5,371	63,59	53,78	—	—	—
1. Direct Finance	5,308	33,90	30,39	—	—	—
2. Indirect Finance	63	29,69	23,39	—	—	—
II. INDUSTRY	19,849	686,16	614,69	—	—	—
1. Mining & Quarrying	16	104,85	85,64	—	—	—
2. Food Manufacturing & Processing	335	83,99	76,54	—	—	—
(a) Rice Mills, Flour & Dal Mills	89	8,47	8,02	—	—	—
(b) Sugar	2	95	1,50	—	—	—
(c) Edible Oils & Vanaspati	7	5,96	6,51	—	—	—
(d) Tea Processing	86	58,26	53,21	—	—	—
(e) Processing of Fruits & Vegetables	6	36	29	—	—	—
(f) Others	145	9,99	7,00	—	—	—
3. Beverage & Tobacco	3	20	21	—	—	—
4. Textiles	213	26,41	29,20	—	—	—
(a) Cotton Textiles	20	4,24	5,34	—	—	—
(b) Jute Textiles	18	1,65	1,86	—	—	—
(c) Handloom Textiles & Khadi	31	45	57	—	—	—
(d) Other Textiles	144	20,06	21,44	—	—	—
5. Paper, Paper Products & Printing	201	10,76	8,47	—	—	—
6. Leather & Leather Products	26	1,48	1,46	—	—	—
7. Rubber & Rubber Products	33	3,95	3,80	—	—	—
8. Chemicals & Chemical Products	169	18,15	17,13	—	—	—
(a) Heavy Industrial Chemicals	1	1,37	1,38	—	—	—
(b) Fertilisers	5	56	1,57	—	—	—
(c) Drugs & Pharmaceuticals	59	3,34	3,49	—	—	—
(d) Non-Edible Oils	6	1,13	1,14	—	—	—
(e) Other Chemicals & Chemical Products	98	11,76	9,56	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	8	54,24	54,40	—	—	—
10. Manufacture of Cement & Cement Products	34	14,79	14,26	—	—	—
11. Basic Metals & Metal Products	303	53,12	42,92	—	—	—
(a) Iron & Steel	57	34,00	32,42	—	—	—
(b) Non-Ferrous Metals	1	90	8	—	—	—
(c) Other Metal Products	245	18,22	10,42	—	—	—
12. Engineering	241	17,59	17,75	—	—	—
(a) Heavy Engineering	9	65	45	—	—	—
(b) Light Engineering	68	2,32	2,15	—	—	—
(c) Electrical Machinery & Goods	132	6,71	6,68	—	—	—
(d) Electronic Machinery & Goods	32	7,92	8,47	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	72	55,14	54,46	—	—	—
14. Other Industries	17,956	214,48	182,48	—	—	—
15. Electricity, Gas & Water	7	3,04	3,10	—	—	—
(a) Electricity Generation & Transmission	4	2,86	2,97	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	3	17	13	—	—	—
16. Construction	232	23,97	22,88	—	—	—
III. TRANSPORT OPERATORS	2,332	30,63	24,81	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	8,098	55,99	47,06	—	—	—
V. PERSONAL LOANS	67,764	337,71	295,00	—	—	—
1. Loans for Purchase of Consumer Durables	13,678	43,40	35,50	—	—	—
2. Loans for Housing	8,863	127,41	118,60	—	—	—
3. Rest of the Personal Loans	45,223	166,90	140,90	—	—	—
VI. TRADE	14,119	204,89	183,48	—	—	—
1. Wholesale Trade	2,085	84,19	75,82	—	—	—
2. Retail Trade	12,034	120,69	107,66	—	—	—
VII. FINANCE	59	19,57	17,56	—	—	—
VIII. ALL OTHERS	38,058	347,81	327,54	—	—	—
TOTAL BANK CREDIT	1,55,650	1746,33	1563,91	—	—	—
<i>OF WHICH:</i> 1. Artisans & Village Industries	4,757	14,99	13,37	—	—	—
2. Other Small Scale Industries	7,408	105,49	87,35	—	—	—