

Table No 5.9 – District-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2001

State : Assam

(Amount in Rupees Thousand)

OCCUPATION	BARPETA		BONGAIGAON		CACHAR		DARRANG	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-	Accounts	Out-	Accounts	Out-	Accounts	Out-
		standing		standing		standing		standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	9,312	23,57,74	3,586	6,64,19	2,974	13,09,00	7,847	12,71,45
1. Direct Finance	9,245	21,68,31	3,572	6,59,04	2,918	12,70,84	7,631	11,86,37
2. Indirect Finance	67	1,89,43	14	5,15	56	38,16	216	85,08
II. INDUSTRY	5,539	14,59,44	2,217	38,17,70	2,182	40,61,71	4,351	23,50,23
1. Mining & Quarrying	1	3,29	2	47,44	3	13,32	1	3,71
2. Manufacturing & Processing	5,536	14,52,41	2,197	37,34,70	2,158	38,70,76	4,340	23,31,63
3. Electricity, Gas & Water	1	3,12	1	23,73	—	—	—	—
4. Construction	1	62	17	11,83	21	1,77,63	10	14,89
III. TRANSPORT OPERATORS	1,084	5,44,18	490	4,00,33	603	6,70,45	726	3,48,04
IV. PROFESSIONAL AND OTHER SERVICES	1,648	4,46,20	951	2,70,10	1,480	6,71,85	2,349	5,73,60
V. PERSONAL LOANS	8,511	21,74,84	7,755	18,10,67	12,355	51,29,63	5,465	16,03,49
1. Loans for Purchase of Consumer Durables	670	1,71,40	1,556	2,37,91	1,462	3,83,87	939	1,49,24
2. Loans for Housing	1,584	8,11,66	498	5,06,59	1,577	17,38,77	576	6,81,31
3. Rest of the Personal Loans	6,257	11,91,78	5,701	10,66,17	9,316	30,06,99	3,950	7,72,94
VI. TRADE	9,332	23,27,01	3,264	8,45,53	2,755	27,79,86	5,251	11,00,26
1. Wholesale Trade	1,200	2,63,82	47	1,56,90	270	10,73,30	74	77,30
2. Retail Trade	8,132	20,63,19	3,217	6,88,63	2,485	17,06,56	5,177	10,22,96
VII. FINANCE	—	—	3	1,65	4	16,54	1	1,78
VIII. ALL OTHERS	1,483	103,96,37	2,294	14,87,63	3,766	21,41,34	1,002	1,79,26
TOTAL BANK CREDIT	36,909	197,05,78	20,560	92,97,80	26,119	167,80,38	26,992	74,28,11
<i>OF WHICH:</i>								
1. Artisans & Village Industries	1,607	2,52,23	721	1,23,08	908	2,10,02	1,181	2,20,75
2. Other Small Scale Industries	3,207	9,30,40	1,186	7,05,20	843	7,81,63	2,253	8,32,71

OCCUPATION	DHEMAJI		DHUBRI		DIBRUGARH		GOALPARA	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-	Accounts	Out-	Accounts	Out-	Accounts	Out-
		standing		standing		standing		standing
	9	10	11	12	13	14	15	16
I. AGRICULTURE	2,286	2,61,25	4,771	5,95,02	4,561	16,18,36	4,098	9,63,60
1. Direct Finance	2,284	2,60,29	4,759	5,93,09	4,491	14,44,34	4,059	8,02,76
2. Indirect Finance	2	96	12	1,93	70	1,74,02	39	1,60,84
II. INDUSTRY	508	1,99,58	1,849	8,52,23	4,271	150,88,84	2,221	35,37,48
1. Mining & Quarrying	—	—	1	79	—	—	—	—
2. Manufacturing & Processing	508	1,99,58	1,826	8,31,05	4,079	138,93,25	2,212	34,96,28
3. Electricity, Gas & Water	—	—	—	—	1	18,85	—	—
4. Construction	—	—	22	20,39	191	11,76,74	9	41,20
III. TRANSPORT OPERATORS	124	88,77	389	3,12,16	874	8,59,54	496	3,69,35
IV. PROFESSIONAL AND OTHER SERVICES	240	25,44	1,485	2,76,83	1,627	9,47,12	2,008	4,27,89

V. PERSONAL LOANS	1,265	3,33,22	4,726	11,02,99	14,924	50,23,94	4,037	11,04,93
1. Loans for Purchase of Consumer Durables	195	55,96	468	73,44	2,432	6,73,05	733	1,56,33
2. Loans for Housing	31	34,88	405	3,75,14	1,362	12,98,53	385	3,44,69
3. Rest of the Personal Loans	1,039	2,42,38	3,853	6,54,41	11,130	30,52,36	2,919	6,03,91
VI. TRADE	1,529	3,52,89	3,705	9,09,41	5,197	29,72,63	2,809	7,78,24
1. Wholesale Trade	6	20,69	86	1,37,33	278	6,40,13	82	2,73,90
2. Retail Trade	1,523	3,32,20	3,619	7,72,08	4,919	23,32,50	2,727	5,04,34
VII. FINANCE	1	31	—	—	7	2,65,70	2	5,20
VIII. ALL OTHERS	1,510	5,37,94	1,799	5,02,76	3,811	27,04,46	1,007	5,97,49
TOTAL BANK CREDIT	7,463	17,99,40	18,724	45,51,40	35,272	294,80,59	16,678	77,84,18
<i>OF WHICH:</i>								
1. Artisans & Village Industries	53	4,94	369	71,55	984	3,24,68	895	1,39,41
2. Other Small Scale Industries	316	1,48,39	1,057	5,93,46	1,904	18,32,60	853	6,53,46

OCCUPATION	GOLAGHAT		HAILAKANDI		JORHAT		KAKROJHAR	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	17	18	19	20	21	22	23	24
I. AGRICULTURE	4,746	10,08,76	1,196	1,85,58	3,945	10,67,81	3,594	4,87,39
1. Direct Finance	4,709	9,56,31	1,172	1,75,34	3,930	9,65,40	3,514	4,81,87
2. Indirect Finance	37	52,45	24	10,24	15	1,02,41	80	5,52
II. INDUSTRY	1,059	171,68,25	855	4,57,67	2,449	169,50,88	3,754	36,97,91
1. Mining & Quarrying	—	—	—	—	—	—	—	—
2. Manufacturing & Processing	1,058	171,66,18	850	4,53,82	2,409	164,10,47	3,753	36,94,86
3. Electricity, Gas & Water	1	2,07	—	—	—	—	—	—
4. Construction	—	—	5	3,85	40	5,40,41	1	3,05
III. TRANSPORT OPERATORS	293	2,89,56	88	89,91	693	7,10,71	896	4,03,29
IV. PROFESSIONAL AND OTHER SERVICES	619	1,76,55	240	55,66	952	5,73,43	1,471	3,38,31
V. PERSONAL LOANS	5,761	16,60,41	1,663	4,86,85	14,697	63,63,34	4,094	10,83,65
1. Loans for Purchase of Consumer Durables	725	2,32,44	176	41,01	3,214	7,48,88	866	1,03,84
2. Loans for Housing	575	6,12,18	126	1,65,41	1,456	27,35,48	363	3,84,16
3. Rest of the Personal Loans	4,461	8,15,79	1,361	2,80,43	10,027	28,78,98	2,865	5,95,65
VI. TRADE	2,007	6,45,61	921	3,64,67	3,185	30,41,11	4,122	10,96,19
1. Wholesale Trade	182	96,45	11	92,35	125	10,76,97	9	3,27,15
2. Retail Trade	1,825	5,49,16	910	2,72,32	3,060	19,64,14	4,113	7,69,04
VII. FINANCE	3	4,27	1	40,08	12	2,90,53	—	—
VIII. ALL OTHERS	3,104	10,83,66	886	3,60,88	4,631	41,49,61	1,102	8,21,18
TOTAL BANK CREDIT	17,592	220,37,07	5,850	20,41,30	30,564	331,47,42	19,033	79,27,92
<i>OF WHICH:</i>								
1. Artisans & Village Industries	196	25,22	302	25,79	771	2,91,91	1,341	3,65,35
2. Other Small Scale Industries	697	2,67,46	431	2,45,32	1,128	19,17,88	1,796	7,20,78

OCCUPATION	KAMRUP		KARBI ANGLONG		KARIMGANJ		LAKHIMPUR	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	25	26	27	28	29	30	31	32
I. AGRICULTURE	12,757	60,75,68	12,418	9,58,46	1,002	1,92,47	7,743	12,01,22

	1. Direct Finance	12,671	38,87,21	12,404	9,57,16	952	1,73,53	7,732	11,50,80
	2. Indirect Finance	86	21,88,47	14	1,30	50	18,94	11	50,42
II.	INDUSTRY	25,194	470,59,50	2,317	5,91,50	1,226	4,51,24	2,299	11,32,51
	1. Mining & Quarrying	21	85,92,99	—	—	—	—	—	—
	2. Manufacturing & Processing	24,980	368,77,68	2,317	5,91,50	1,209	4,15,51	2,216	10,86,79
	3. Electricity, Gas & Water	7	2,96,76	—	—	1	3,88	1	5,19
	4. Construction	186	12,92,07	—	—	16	31,85	82	40,53
III.	TRANSPORT OPERATORS	2,240	22,27,45	200	69,91	159	2,00,11	326	2,79,92
IV.	PROFESSIONAL AND OTHER SERVICES	7,965	38,29,62	271	49,69	413	82,05	597	1,72,43
V.	PERSONAL LOANS	52,165	217,16,12	3,575	7,46,02	4,526	12,43,61	4,542	15,97,90
	1. Loans for Purchase of Consumer Durables	10,613	25,52,59	179	41,37	952	2,02,63	983	2,57,39
	2. Loans for Housing	7,146	89,47,01	109	1,36,96	465	3,34,57	460	4,43,47
	3. Rest of the Personal Loans	34,406	102,16,52	3,287	5,67,69	3,109	7,06,41	3,099	8,97,04
VI.	TRADE	16,211	152,31,62	2,179	2,86,35	1,482	9,16,28	2,347	8,58,94
	1. Wholesale Trade	1,872	62,91,62	78	41,55	219	3,19,30	82	1,34,80
	2. Retail Trade	14,339	89,40,00	2,101	2,44,80	1,263	5,96,98	2,265	7,24,14
VII.	FINANCE	54	17,24,57	2	21	1	1,85	3	83,70
VIII.	ALL OTHERS	37,846	395,33,51	590	1,88,64	1,242	5,91,43	4,718	18,37,47
TOTAL BANK CREDIT		1,54,432	1373,98,07	21,552	28,90,78	10,051	36,79,04	22,575	71,64,09
<i>OF WHICH:</i>									
	1. Artisans & Village Industries	7,311	18,84,44	905	76,43	367	37,62	418	80,90
	2. Other Small Scale Industries	7,582	71,11,76	624	1,89,25	649	2,93,48	1,090	6,76,82

OCCUPATION	MORIGAON		NAGAON		NALBARI		NORTH CACHAR HILLS		
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
	33	34	35	36	37	38	39	40	
I. AGRICULTURE	3,846	6,65,96	5,734	11,63,31	9,395	13,66,20	1,030	1,42,52	
1. Direct Finance	3,830	6,63,63	5,694	11,09,47	9,374	13,53,67	1,026	1,20,45	
2. Indirect Finance	16	2,33	40	53,84	21	12,53	4	22,07	
II. INDUSTRY	516	1,79,21	2,703	17,45,70	7,551	17,92,47	262	6,23,16	
1. Mining & Quarrying	1	5,31	—	—	—	—	1	34,78	
2. Manufacturing & Processing	513	1,72,98	2,602	14,59,72	7,551	17,92,47	244	5,74,38	
3. Electricity, Gas & Water	—	—	3	18,26	—	—	—	—	
4. Construction	2	92	98	2,67,72	—	—	17	14,00	
III. TRANSPORT OPERATORS	90	79,82	746	5,13,54	1,113	4,98,04	31	39,47	
IV. PROFESSIONAL AND OTHER SERVICES	331	68,90	1,090	3,87,25	2,594	4,86,38	43	49,95	
V. PERSONAL LOANS	4,289	9,54,15	11,485	34,15,29	6,068	19,01,88	1,440	3,09,75	
1. Loans for Purchase of Consumer Durables	1,103	2,47,40	1,605	3,62,64	791	1,47,46	196	23,81	
2. Loans for Housing	195	2,01,36	1,256	10,91,88	1,095	10,34,12	27	30,81	
3. Rest of the Personal Loans	2,991	5,05,39	8,624	19,60,77	4,182	7,20,30	1,217	2,55,13	
VI. TRADE	1,914	4,20,81	4,671	20,36,83	6,748	12,53,50	318	95,76	
1. Wholesale Trade	28	47,17	195	4,54,84	49	58,07	8	25,49	
2. Retail Trade	1,886	3,73,64	4,476	15,81,99	6,699	11,95,43	310	70,27	
VII. FINANCE	—	—	3	6,55	2	3,70	—	—	
VIII. ALL OTHERS	1,486	4,83,21	5,116	27,43,90	565	1,32,39	427	2,07,86	
TOTAL BANK CREDIT		12,472	28,52,06	31,548	120,12,37	34,036	74,34,56	3,551	14,68,47
<i>OF WHICH:</i>									
	1. Artisans & Village Industries	79	7,50	300	54,99	2,876	5,33,26	97	7,94

2. Other Small Scale Industries 303 99,60 1,694 10,20,71 2,996 9,58,23 125 1,57,63

OCCUPATION	SIBSAGAR		SONITPUR		TINSUKIA	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	41	42	43	44	45	46
I. AGRICULTURE	4,954	12,23,05	11,505	18,35,66	3,515	11,75,19
1. Direct Finance	4,835	11,85,34	11,431	17,81,55	3,458	11,60,25
2. Indirect Finance	119	37,71	74	54,11	57	14,94
II. INDUSTRY	1,718	34,79,37	4,052	22,08,23	1,884	50,21,74
1. Mining & Quarrying	4	46,69	—	—	10	32,56
2. Manufacturing & Processing	1,632	33,59,05	4,043	21,52,98	1,782	48,85,04
3. Electricity, Gas & Water	—	—	—	—	1	98
4. Construction	82	73,63	9	55,25	91	1,03,16
III. TRANSPORT OPERATORS	530	7,20,76	1,129	5,26,16	452	5,08,12
IV. PROFESSIONAL AND OTHER SERVICES	677	3,37,13	1,852	5,23,99	1,196	4,33,94
V. PERSONAL LOANS	6,976	26,82,28	13,580	35,26,84	8,665	29,53,06
1. Loans for Purchase of Consumer Durables	1,068	4,14,80	3,315	5,54,15	1,066	2,74,10
2. Loans for Housing	581	4,69,56	1,130	10,68,40	905	8,20,19
3. Rest of the Personal Loans	5,327	17,97,92	9,135	19,04,29	6,694	18,58,77
VI. TRADE	3,115	14,09,55	7,748	16,49,10	4,384	26,94,15
1. Wholesale Trade	95	2,27,35	95	2,52,37	244	6,64,26
2. Retail Trade	3,020	11,82,20	7,653	13,96,73	4,140	20,29,89
VII. FINANCE	4	1,98	12	50,93	4	62,00
VIII. ALL OTHERS	5,234	19,61,27	2,521	17,43,33	4,001	23,70,71
TOTAL BANK CREDIT	23,208	118,15,39	42,399	120,64,24	24,101	152,18,91
<i>OF WHICH:</i>						
1. Artisans & Village Industries	157	93,50	959	1,45,40	348	1,91,85
2. Other Small Scale Industries	1,161	11,22,58	2,437	14,39,33	1,062	22,75,34