

State : Assam

Tableno.5.6 – State and Bank Group-wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation–March 2002

NORTH-EASTERN REGION		(Amount in Rupees Lakh)				
OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	19,091	80,83	51,33	47,865	299,16	277,98
1. Direct Finance	19,038	58,51	41,19	45,028	123,09	106,52
2. Indirect Finance	53	22,32	10,15	2,837	176,07	171,45
II. INDUSTRY	11,120	7115,94	3530,33	30,263	761,57	739,16
1. Mining & Quarrying	15	764,73	291,82	25	6,60	4,99
2. Food Manufacturing & Processing	790	43,10	30,49	951	95,06	90,98
(a) Rice Mills, Flour & Dal Mills	229	7,16	4,55	362	11,28	10,43
(b) Sugar	—	—	—	1	90	1,33
(c) Edible Oils & Vanaspati	46	6,39	6,40	32	2,17	1,92
(d) Tea Processing	33	20,80	13,74	126	72,58	70,55
(e) Processing of Fruits & Vegetables	3	23	16	3	15	14
(f) Others	479	8,52	5,64	427	7,98	6,62
3. Beverage & Tobacco	2	89	89	20	3,47	2,89
4. Textiles	1,813	19,95	19,12	2,283	20,68	20,28
(a) Cotton Textiles	162	1,09	94	307	9,96	9,82
(b) Jute & Other Natural Fibre Textiles	146	1,60	1,32	155	1,10	1,08
(c) Handloom Textiles & Khadi	810	2,92	2,86	1,200	4,34	4,66
(d) Other Textiles & Textile Products	695	14,35	14,01	621	5,29	4,71
5. Paper, Paper Products & Printing	250	16,38	6,95	204	10,35	9,88
6. Leather & Leather Products	12	95	98	78	47	42
7. Rubber & Plastic Products	63	7,19	4,44	59	2,50	2,56
8. Chemicals & Chemical Products	87	333,73	91,00	156	7,96	7,79
(a) Heavy Industrial Chemicals	3	27	35	4	1,83	1,63
(b) Fertilisers	2	185,20	23,43	3	24	85
(c) Drugs & Pharmaceuticals	13	76	59	58	3,74	3,41
(d) Non-Edible Oils	2	100,05	35,76	—	—	—
(e) Other Chemicals & Chemical Products	67	47,44	30,86	91	2,15	1,89
9. Petroleum, Coal Products & Nuclear Fuels	2	12	2	17	331,14	339,19
10. Manufacture of Cement & Cement Products	151	11,86	11,56	149	6,57	6,02
11. Basic Metals & Metal Products	275	1963,42	888,17	295	17,20	17,84
(a) Iron & Steel	34	1960,19	885,18	16	10,39	11,73
(b) Non-Ferrous Metals	—	—	—	4	76	32
(c) Metal Products	241	3,23	2,98	275	6,04	5,79
12. Engineering	198	382,97	203,43	278	6,89	6,65
(a) Heavy Engineering	7	1,29	71	4	2,44	2,45
(b) Light Engineering	78	374,09	194,83	73	1,78	1,63
(c) Electrical Machinery & Goods	65	6,83	7,20	116	1,88	1,85
(d) Electronic Machinery & Goods	48	76	70	85	78	72
13. Vehicles, Vehicle Parts & Transport Equipments	111	14,69	94	164	1,68	1,64
14. Other Industries	6,934	26,46	23,07	24,694	199,00	190,77
15. Electricity, Gas & Water	22	3524,77	1953,67	8	25,27	10,30

(a) Electricity Generation & Transmission	19	3449,62	1878,54	5	21	19
(b) Non-Conventional Energy	1	75,00	75,00	—	—	—
(c) Gas, Steam & Water Supply	2	14	12	3	25,06	10,11
16. Construction	395	4,73	3,78	882	26,73	26,97
III. TRANSPORT OPERATORS	3,338	48,21	32,69	6,529	82,84	73,98
IV. PROFESSIONAL AND OTHER SERVICES	3,598	43,02	29,32	14,921	360,37	88,78
V. PERSONAL LOANS	67,209	418,39	361,29	94,965	472,81	415,05
1. Loans for Purchase of Consumer Durables	10,584	45,85	31,62	12,980	39,83	33,74
2. Loans for Housing	6,917	176,43	169,03	7,086	99,96	89,17
3. Rest of the Personal Loans	49,708	196,11	160,64	74,899	333,02	292,14
VI. TRADE	21,083	866,91	269,82	60,176	380,79	345,98
1. Wholesale Trade	644	714,46	178,35	2,038	76,73	66,53
2. Retail Trade	20,439	152,45	91,47	58,138	304,06	279,45
VII. FINANCE	853	1239,23	989,12	553	11,68	10,19
VIII. ALL OTHERS	12,519	315,72	264,16	42,200	244,66	211,27
TOTAL BANK CREDIT	1,38,811	10128,25	5528,07	2,97,472	2613,88	2162,39
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	2,564	31,29	22,67	8,878	35,18	33,38
2. Other Small Scale Industries	5,815	56,81	41,22	15,652	124,70	117,05

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	7	8	9	10	11	12
I. AGRICULTURE	—	—	—	63,804	64,54	57,17
1. Direct Finance	—	—	—	62,873	61,63	55,64
2. Indirect Finance	—	—	—	931	2,92	1,53
II. INDUSTRY	1	10	12	22,567	39,55	32,74
1. Mining & Quarrying	—	—	—	2	15	15
2. Food Manufacturing & Processing	—	—	—	125	6,51	2,36
(a) Rice Mills, Flour & Dal Mills	—	—	—	91	1,51	1,19
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	2	3	3
(d) Tea Processing	—	—	—	1	5	4
(e) Processing of Fruits & Vegetables	—	—	—	4	45	22
(f) Others	—	—	—	27	4,46	87
3. Beverage & Tobacco	—	—	—	2	50	50
4. Textiles	—	—	—	723	73	78
(a) Cotton Textiles	—	—	—	133	17	15
(b) Jute & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	582	52	60
(d) Other Textiles & Textile Products	—	—	—	8	3	3
5. Paper, Paper Products & Printing	—	—	—	39	1,10	84
6. Leather & Leather Products	—	—	—	3	1	1
7. Rubber & Plastic Products	—	—	—	52	2	2
8. Chemicals & Chemical Products	—	—	—	14	21	21
(a) Heavy Industrial Chemicals	—	—	—	2	8	10
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	4	7	7
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	—	—	—	8	6	4
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	25	15	14

11. Basic Metals & Metal Products	—	—	—	16	25	21
(a) Iron & Steel	—	—	—	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	—	—	—	16	25	21
12. Engineering	—	—	—	38	59	46
(a) Heavy Engineering	—	—	—	4	19	7
(b) Light Engineering	—	—	—	22	32	33
(c) Electrical Machinery & Goods	—	—	—	12	8	6
(d) Electronic Machinery & Goods	—	—	—	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	45	31	29
14. Other Industries	—	—	—	21,381	25,96	24,06
15. Electricity, Gas & Water	—	—	—	2	6	5
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	1	2	1
(c) Gas, Steam & Water Supply	—	—	—	1	4	4
16. Construction	1	10	12	100	3,00	2,67
III. TRANSPORT OPERATORS	—	—	—	8,815	44,82	33,53
IV. PROFESSIONAL AND OTHER SERVICES	4	28	26	7,707	12,69	10,86
V. PERSONAL LOANS	401	3,35	2,15	59,296	176,53	153,76
1. Loans for Purchase of Consumer Durables	240	1,53	96	9,929	27,92	20,71
2. Loans for Housing	—	—	—	4,316	42,96	38,99
3. Rest of the Personal Loans	161	1,82	1,20	45,051	105,65	94,06
VI. TRADE	5	58	38	42,411	64,86	57,19
1. Wholesale Trade	3	52	33	376	8,41	7,45
2. Retail Trade	2	6	4	42,035	56,45	49,74
VII. FINANCE	—	—	—	67	9	11
VIII. ALL OTHERS	3	27	21	9,589	14,71	12,97
TOTAL BANK CREDIT	414	4,58	3,13	2,14,256	417,79	358,33
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	11,816	11,99	12,17
2. Other Small Scale Industries	—	—	—	7,879	13,94	11,92

OCCUPATION	OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	13	14	15	16	17	18
I. AGRICULTURE	30	44	42	1,30,790	444,97	386,90
1. Direct Finance	27	29	27	1,26,966	243,52	203,62
2. Indirect Finance	3	15	15	3,824	201,46	183,27
II. INDUSTRY	129	3,80	3,49	64,080	7920,96	4305,85
1. Mining & Quarrying	—	—	—	42	771,48	296,96
2. Food Manufacturing & Processing	9	1,36	1,17	1,875	146,03	125,00
(a) Rice Mills, Flour & Dal Mills	3	52	51	685	20,48	16,69
(b) Sugar	—	—	—	1	90	1,33
(c) Edible Oils & Vanaspati	1	2	2	81	8,61	8,36
(d) Tea Processing	2	80	62	162	94,23	84,95
(e) Processing of Fruits & Vegetables	—	—	—	10	84	53
(f) Others	3	2	2	936	20,98	13,15
3. Beverage & Tobacco	—	—	—	24	4,86	4,28
4. Textiles	—	—	—	4,819	41,36	40,18
(a) Cotton Textiles	—	—	—	602	11,21	10,91
(b) Jute & Other Natural Fibre Textiles	—	—	—	301	2,70	2,40
(c) Handloom Textiles & Khadi	—	—	—	2,592	7,78	8,11

(d) Other Textiles & Textile Products	—	—	—	1,324	19,68	18,76
5. Paper, Paper Products & Printing	8	10	8	501	27,93	17,75
6. Leather & Leather Products	—	—	—	93	1,43	1,41
7. Rubber & Plastic Products	7	13	11	181	9,84	7,13
8. Chemicals & Chemical Products	3	10	10	260	342,00	99,10
(a) Heavy Industrial Chemicals	—	—	—	9	2,18	2,08
(b) Fertilisers	—	—	—	5	185,44	24,28
(c) Drugs & Pharmaceuticals	—	—	—	75	4,58	4,07
(d) Non-Edible Oils	2	8	8	4	100,13	35,84
(e) Other Chemicals & Chemical Products	1	2	2	167	49,67	32,82
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	19	331,27	339,21
10. Manufacture of Cement & Cement Products	—	—	—	325	18,58	17,72
11. Basic Metals & Metal Products	—	—	—	586	1980,86	906,22
(a) Iron & Steel	—	—	—	50	1970,58	896,91
(b) Non-Ferrous Metals	—	—	—	4	76	32
(c) Metal Products	—	—	—	532	9,52	8,99
12. Engineering	12	35	29	526	390,80	210,83
(a) Heavy Engineering	1	5	2	16	3,98	3,24
(b) Light Engineering	7	24	23	180	376,44	197,01
(c) Electrical Machinery & Goods	4	5	4	197	8,85	9,16
(d) Electronic Machinery & Goods	—	—	—	133	1,54	1,41
13. Vehicles, Vehicle Parts & Transport Equipments	1	—	—	321	16,68	2,87
14. Other Industries	83	69	58	53,092	252,11	238,48
15. Electricity, Gas & Water	—	—	—	32	3550,10	1964,02
(a) Electricity Generation & Transmission	—	—	—	24	3449,83	1878,74
(b) Non-Conventional Energy	—	—	—	2	75,02	75,01
(c) Gas, Steam & Water Supply	—	—	—	6	25,24	10,27
16. Construction	6	1,08	1,15	1,384	35,63	34,70
III. TRANSPORT OPERATORS	118	2,04	1,41	18,800	177,92	141,61
IV. PROFESSIONAL AND OTHER SERVICES	47	1,63	1,61	26,277	418,00	130,84
V. PERSONAL LOANS	2,450	34,84	28,81	2,24,321	1105,92	961,06
1. Loans for Purchase of Consumer Durables	119	31	20	33,852	115,44	87,24
2. Loans for Housing	216	22,71	17,73	18,535	342,06	314,91
3. Rest of the Personal Loans	2,115	11,81	10,88	1,71,934	648,41	558,91
VI. TRADE	374	5,73	5,19	1,24,049	1318,86	678,55
1. Wholesale Trade	26	75	66	3,087	800,87	253,32
2. Retail Trade	348	4,98	4,53	1,20,962	517,99	425,23
VII. FINANCE	—	—	—	1,473	1251,00	999,42
VIII. ALL OTHERS	700	5,34	5,30	65,011	580,71	493,91
TOTAL BANK CREDIT	3,848	53,82	46,22	6,54,801	13218,33	8098,13
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	3	4	2	23,261	78,50	68,23
2. Other Small Scale Industries	116	2,52	2,22	29,462	197,98	172,41