

State : Assam

Tableno.5.7—State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March2002

NORTH EASTERN REGION		(Amount in Rupees Lakh)					
OCCUPATION		RURAL			SEMI-URBAN		
		No. of Accounts	Credit Limit	Amount Out standing	No. of Accounts	Credit Limit	Amount Out standing
		1	2	3	4	5	6
I.	AGRICULTURE	1,02,460	293,40	252,41	24,538	79,87	73,27
	1. Direct Finance	1,00,311	172,86	139,17	23,493	56,29	51,01
	2. Indirect Finance	2,149	120,55	113,24	1,045	23,58	22,26
II.	INDUSTRY	38,486	6595,69	3419,54	17,897	580,59	376,53
	1. Mining & Quarrying	13	422,88	248,32	14	101,12	1,85
	2. Food Manufacturing & Processing	901	18,28	13,97	695	54,51	40,87
	(a) Rice Mills, Flour & Dal Mills	378	5,39	4,36	253	11,52	9,27
	(b) Sugar	—	—	—	—	—	—
	(c) Edible Oils & Vanaspati	29	62	61	44	2,34	2,00
	(d) Tea Processing	24	8,89	6,49	67	28,42	22,50
	(e) Processing of Fruits & Vegetables	—	—	—	3	21	20
	(f) Others	470	3,38	2,50	328	12,00	6,91
	3. Beverage & Tobacco	4	11	9	6	31	32
	4. Textiles	3,127	9,50	9,04	1,455	8,74	8,53
	(a) Cotton Textiles	218	98	93	319	1,09	95
	(b) Jute & Other Natural Fibre Textiles	175	83	97	98	68	72
	(c) Handloom Textiles & Khadi	2,139	5,07	5,34	419	2,09	2,11
	(d) Other Textiles & Textile Products	595	2,62	1,80	619	4,87	4,75
	5. Paper, Paper Products & Printing	95	4,81	4,06	173	14,56	5,58
	6. Leather & Leather Products	62	26	22	18	19	20
	7. Rubber & Plastic Products	97	1,30	1,26	40	89	80
	8. Chemicals & Chemical Products	44	231,55	54,65	101	101,98	37,55
	(a) Heavy Industrial Chemicals	—	—	—	6	35	37
	(b) Fertilisers	2	185,20	23,43	—	—	—
	(c) Drugs & Pharmaceuticals	15	2,13	2,14	17	20	19
	(d) Non-Edible Oils	—	—	—	1	100,00	35,72
	(e) Other Chemicals & Chemical Products	27	44,22	29,08	77	1,44	1,27
	9. Petroleum, Coal Products & Nuclear Fuels	2	11,75	11,65	9	175,04	179,46
	10. Manufacture of Cement & Cement Products	160	1,65	1,63	135	1,74	1,62
	11. Basic Metals & Metal Products	114	1935,84	871,58	279	6,46	5,42
	(a) Iron & Steel	8	1934,86	870,66	9	1,74	1,22
	(b) Non-Ferrous Metals	—	—	—	2	29	17
	(c) Metal Products	106	98	91	268	4,43	4,03
	12. Engineering	184	377,73	198,87	194	5,35	5,11
	(a) Heavy Engineering	6	62	50	4	2,17	2,23
	(b) Light Engineering	65	372,59	193,95	79	1,51	1,26
	(c) Electrical Machinery & Goods	42	4,12	4,08	74	1,14	1,02
	(d) Electronic Machinery & Goods	71	41	34	37	53	60
	13. Vehicles, Vehicle Parts & Transport Equipments	164	4,41	1,04	100	2,44	87
	14. Other Industries	32,990	73,70	69,00	13,982	67,10	63,92
	15. Electricity, Gas & Water	17	3497,51	1929,86	6	25,19	10,25
	(a) Electricity Generation & Transmission	15	3422,48	1854,85	2	10	10
	(b) Non-Conventional Energy	1	75,00	75,00	1	2	1
	(c) Gas, Steam & Water Supply	1	3	1	3	25,07	10,14
	16. Construction	512	4,41	4,31	690	14,97	14,19
III.	TRANSPORT OPERATORS	10,708	72,73	62,03	4,703	62,93	46,34

IV. PROFESSIONAL AND OTHER SERVICES	13,630	74,55	28,96	7,651	44,69	39,31
V. PERSONAL LOANS	87,188	316,47	279,50	71,532	385,06	333,27
1. Loans for Purchase of Consumer Durables	10,368	29,90	23,72	11,592	42,28	32,08
2. Loans for Housing	5,810	85,51	78,74	6,875	124,46	114,14
3. Rest of the Personal Loans	71,010	201,06	177,04	53,065	218,33	187,05
VI. TRADE	77,787	903,95	330,51	34,666	243,47	203,11
1. Wholesale Trade	770	678,75	153,24	1,400	51,41	41,32
2. Retail Trade	77,017	225,20	177,27	33,266	192,06	161,79
VII. FINANCE	956	1217,43	971,25	344	15,70	12,38
VIII. ALL OTHERS	32,344	141,19	113,38	19,440	182,24	152,22
TOTAL BANK CREDIT	3,63,559	9615,41	5457,57	1,80,771	1594,55	1236,42
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	16,775	35,34	32,27	5,591	26,15	23,49
2. Other Small Scale Industries	16,749	60,80	55,09	8,762	77,05	62,36

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out standing	Accounts	Limit	Out standing
	7	8	9	10	11	12
I. AGRICULTURE	3,792	71,70	61,22	—	—	—
1. Direct Finance	3,162	14,37	13,44	—	—	—
2. Indirect Finance	630	57,34	47,77	—	—	—
II. INDUSTRY	7,697	744,67	509,78	—	—	—
1. Mining & Quarrying	15	247,47	46,79	—	—	—
2. Food Manufacturing & Processing	279	73,25	70,16	—	—	—
(a) Rice Mills, Flour & Dal Mills	54	3,56	3,06	—	—	—
(b) Sugar	1	90	1,33	—	—	—
(c) Edible Oils & Vanaspati	8	5,65	5,74	—	—	—
(d) Tea Processing	71	56,92	55,97	—	—	—
(e) Processing of Fruits & Vegetables	7	63	33	—	—	—
(f) Others	138	5,60	3,74	—	—	—
3. Beverage & Tobacco	14	4,44	3,87	—	—	—
4. Textiles	237	23,12	22,61	—	—	—
(a) Cotton Textiles	65	9,14	9,03	—	—	—
(b) Jute & Other Natural Fibre Textiles	28	1,19	71	—	—	—
(c) Handloom Textiles & Khadi	34	62	67	—	—	—
(d) Other Textiles & Textile Products	110	12,18	12,21	—	—	—
5. Paper, Paper Products & Printing	233	8,56	8,11	—	—	—
6. Leather & Leather Products	13	98	99	—	—	—
7. Rubber & Plastic Products	44	7,64	5,07	—	—	—
8. Chemicals & Chemical Products	115	8,47	6,90	—	—	—
(a) Heavy Industrial Chemicals	3	1,83	1,72	—	—	—
(b) Fertilisers	3	24	85	—	—	—
(c) Drugs & Pharmaceuticals	43	2,25	1,74	—	—	—
(d) Non-Edible Oils	3	13	12	—	—	—
(e) Other Chemicals & Chemical Products	63	4,02	2,47	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	8	144,48	148,10	—	—	—
10. Manufacture of Cement & Cement Products	30	15,19	14,48	—	—	—
11. Basic Metals & Metal Products	193	38,56	29,22	—	—	—
(a) Iron & Steel	33	33,99	25,02	—	—	—
(b) Non-Ferrous Metals	2	47	14	—	—	—
(c) Metal Products	158	4,10	4,05	—	—	—
12. Engineering	148	7,72	6,85	—	—	—
(a) Heavy Engineering	6	1,19	51	—	—	—

	(b) Light Engineering	36	2,34	1,81	—	—	—
	(c) Electrical Machinery & Goods	81	3,59	4,06	—	—	—
	(d) Electronic Machinery & Goods	25	59	48	—	—	—
	13. Vehicles, Vehicle Parts & Transport Equipments	57	9,84	96	—	—	—
	14. Other Industries	6,120	111,31	105,57	—	—	—
	15. Electricity, Gas & Water	9	27,39	23,90	—	—	—
	(a) Electricity Generation & Transmission	7	27,25	23,78	—	—	—
	(b) Non-Conventional Energy	—	—	—	—	—	—
	(c) Gas, Steam & Water Supply	2	14	12	—	—	—
	16. Construction	182	16,25	16,19	—	—	—
III.	TRANSPORT OPERATORS	3,389	42,25	33,24	—	—	—
IV.	PROFESSIONAL AND OTHER SERVICES	4,996	298,75	62,58	—	—	—
V.	PERSONAL LOANS	65,601	404,39	348,29	—	—	—
	1. Loans for Purchase of Consumer Durables	11,892	43,27	31,44	—	—	—
	2. Loans for Housing	5,850	132,10	122,02	—	—	—
	3. Rest of the Personal Loans	47,859	229,03	194,83	—	—	—
VI.	TRADE	11,596	171,44	144,93	—	—	—
	1. Wholesale Trade	917	70,70	58,76	—	—	—
	2. Retail Trade	10,679	100,74	86,17	—	—	—
VII.	FINANCE	173	17,87	15,79	—	—	—
VIII.	ALL OTHERS	13,227	257,28	228,32	—	—	—
TOTAL BANK CREDIT		1,10,471	2008,36	1404,14	—	—	—
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries		895	17,00	12,48	—	—	—
2. Other Small Scale Industries		3,951	60,13	54,96	—	—	—