

**TABLE NO.5.7--STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2003**

**NORTH-EASTERN REGION
STATE : ASSAM**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	1,05,465	314,94	241,69	25,046	128,71	106,80
1. Direct Finance	1,02,977	268,04	208,48	24,329	104,26	86,51
2. Indirect Finance	2,488	46,90	33,21	717	24,45	20,30
II. INDUSTRY	37,664	3019,32	1720,01	16,486	431,78	371,46
1. Mining & Quarrying	23	53,65	28,17	75	25,60	10,33
2. Food Manufacturing & Processing	1,021	903,03	351,03	502	92,59	78,87
(a) Rice Mills, Flour & Dal Mills	430	117,09	105,35	215	15,48	13,71
(b) Sugar	7	61,91	70,01	—	—	—
(c) Edible Oils & Vanaspati	63	19,27	12,53	31	6,94	7,65
(d) Tea Processing	102	111,83	89,87	71	54,74	45,26
(e) Processing of Fruits & Vegetables	19	1,39	1,26	4	1,12	99
(f) Others	400	591,56	72,02	181	14,30	11,26
3. Beverage & Tobacco	12	4,57	2,64	11	6,31	40
4. Textiles	3,571	306,89	172,18	1,252	16,92	14,98
(a) Cotton Textiles	1,087	54,78	37,31	444	6,37	4,90
(b) Jute & Other Natural Fibre Textiles	122	14,52	6,84	49	2,48	2,34
(c) Handloom Textiles & Khadi	1,691	3,89	3,53	324	1,48	1,37
(d) Other Textiles & Textile Products	671	233,70	124,51	435	6,60	6,37
5. Paper, Paper Products & Printing	139	52,63	41,59	140	5,05	3,91
6. Leather & Leather Products	55	23,06	18,38	11	1,6	1,8
7. Rubber & Plastic Products	149	79,00	60,36	45	2,27	1,76
8. Chemicals & Chemical Products	264	512,12	378,54	114	6,63	5,87
(a) Heavy Industrial Chemicals	34	71,67	37,13	5	4,5	5,1
(b) Fertilisers	6	186,33	118,34	2	1,1	2,4
(c) Drugs & Pharmaceuticals	71	62,70	63,27	40	2,32	1,93
(d) Non-Edible Oils	6	23,02	22,08	6	1,27	1,09
(e) Other Chemicals & Chemical Products	147	168,40	137,72	61	2,48	2,10
9. Petroleum, Coal Products & Nuclear Fuels	14	9,82	9,35	12	119,76	112,12
10. Manufacture of Cement & Cement Products	142	20,22	11,25	51	1,27	1,05
11. Basic Metals & Metal Products	406	319,49	255,39	180	8,80	7,76
(a) Iron & Steel	123	240,32	206,48	28	4,35	4,01
(b) Non-Ferrous Metals	48	17,29	13,13	3	3,5	2,3
(c) Metal Products	235	61,88	35,78	149	4,10	3,52
12. Engineering	343	156,08	104,02	189	8,91	8,94
(a) Heavy Engineering	12	4,39	4,33	6	2,10	2,10
(b) Light Engineering	165	102,32	64,85	94	4,65	4,90
(c) Electrical Machinery & Goods	122	35,94	23,92	57	1,62	1,36
(d) Electronic Machinery & Goods	44	13,44	10,91	32	5,4	5,6
13. Vehicles, Vehicle Parts & Transport Equipments	126	52,73	34,07	88	8,7	7,3
14. Other Industries	30,827	473,26	214,50	13,010	82,82	77,95
15. Electricity, Gas & Water	19	37,82	25,66	13	25,42	21,55
(a) Electricity Generation & Transmission	12	36,67	24,26	5	1,9	2,0
(b) Non-Conventional Energy	3	94	30	1	3	3
(c) Gas, Steam & Water Supply	4	21	1,11	7	25,21	21,32
16. Construction	553	14,95	12,89	793	28,40	25,06
III. TRANSPORT OPERATORS	9,589	126,05	113,77	3,601	52,77	37,87
IV. PROFESSIONAL AND OTHER SERVICES	15,345	85,94	62,85	9,062	68,38	52,90
V. PERSONAL LOANS	1,12,371	840,26	740,64	84,602	558,77	474,72
1. Loans for Purchase of Consumer Durables	9,320	33,35	24,64	8,276	32,73	22,95
2. Loans for Housing	18,156	367,05	367,34	13,029	187,49	166,96
3. Rest of the Personal Loans	84,895	439,86	348,66	63,297	338,54	284,81
VI. TRADE	72,088	749,75	495,15	31,753	288,59	246,48
1. Wholesale Trade	1,990	410,64	225,12	1,504	68,27	55,38
2. Retail Trade	70,098	339,11	270,02	30,249	220,32	191,10
VII. FINANCE	299	271,85	235,39	162	8,85	7,52
VIII. ALL OTHERS	38,436	1762,14	1312,32	24,769	414,84	201,75
TOTAL BANK CREDIT	3,91,257	7170,24	4921,83	1,95,481	1952,70	1499,50
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	20,094	192,09	151,29	6,898	55,62	49,30
2. Other Small Scale Industries	13,950	177,07	131,25	6,909	68,31	59,46

**TABLE NO.57 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2003**

**NORTHEASTERN REGION
STATE: ASSAM**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	5,036	183,53	121,01	—	—	—
1. Direct Finance	4,238	20,90	18,19	—	—	—
2. Indirect Finance	798	162,63	102,82	—	—	—
II. INDUSTRY	4,655	420,60	366,61	—	—	—
1. Mining & Quarrying	15	10,20	8,21	—	—	—
2. Food Manufacturing & Processing	320	76,48	71,58	—	—	—
(a) Rice Mills, Flour & Dal Mills	90	6,65	4,12	—	—	—
(b) Sugar	1	90	1,33	—	—	—
(c) Edible Oils & Vanaspati	4	39	65	—	—	—
(d) Tea Processing	90	63,69	62,34	—	—	—
(e) Processing of Fruits & Vegetables	4	41	15	—	—	—
(f) Others	131	4,44	2,98	—	—	—
3. Beverage & Tobacco	17	7,56	7,16	—	—	—
4. Textiles	370	27,00	23,50	—	—	—
(a) Cotton Textiles	169	7,07	4,97	—	—	—
(b) Jute & Other Natural Fibre Textiles	18	29	24	—	—	—
(c) Handloom Textiles & Khadi	56	1,09	1,00	—	—	—
(d) Other Textiles & Textile Products	127	18,55	17,28	—	—	—
5. Paper, Paper Products & Printing	186	8,66	7,60	—	—	—
6. Leather & Leather Products	21	41	30	—	—	—
7. Rubber & Plastic Products	38	4,53	3,32	—	—	—
8. Chemicals & Chemical Products	95	8,49	7,39	—	—	—
(a) Heavy Industrial Chemicals	3	2,24	1,91	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	48	3,74	3,20	—	—	—
(d) Non-Edible Oils	4	22	21	—	—	—
(e) Other Chemicals & Chemical Products	40	2,30	2,07	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	13	103,31	71,40	—	—	—
10. Manufacture of Cement & Cement Products	32	4,92	4,44	—	—	—
11. Basic Metals & Metal Products	173	25,63	26,99	—	—	—
(a) Iron & Steel	37	19,21	20,77	—	—	—
(b) Non-Ferrous Metals	2	30	5	—	—	—
(c) Metal Products	134	6,11	6,17	—	—	—
12. Engineering	150	11,24	9,76	—	—	—
(a) Heavy Engineering	7	1,81	1,78	—	—	—
(b) Light Engineering	52	1,96	1,21	—	—	—
(c) Electrical Machinery & Goods	68	5,89	5,56	—	—	—
(d) Electronic Machinery & Goods	23	1,58	1,21	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	53	2,56	2,46	—	—	—
14. Other Industries	2,931	106,85	101,81	—	—	—
15. Electricity, Gas & Water	9	79	1,09	—	—	—
(a) Electricity Generation & Transmission	4	16	14	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	5	63	95	—	—	—
16. Construction	232	21,98	19,60	—	—	—
III. TRANSPORT OPERATORS	2,985	38,84	31,74	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	4,932	99,68	70,48	—	—	—
V. PERSONAL LOANS	73,884	567,78	488,70	—	—	—
1. Loans for Purchase of Consumer Durables	9,821	38,59	28,47	—	—	—
2. Loans for Housing	11,626	181,45	169,21	—	—	—
3. Rest of the Personal Loans	52,437	347,75	291,02	—	—	—
VI. TRADE	12,238	264,47	233,76	—	—	—
1. Wholesale Trade	979	79,03	65,57	—	—	—
2. Retail Trade	11,259	185,44	168,19	—	—	—
VII. FINANCE	96	7,52	2,14	—	—	—
VIII. ALL OTHERS	15,447	220,43	177,42	—	—	—
TOTAL BANK CREDIT	1,19,273	1802,85	1491,86	—	—	—
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	858	17,59	14,76	—	—	—
2. Other Small Scale Industries	2,638	73,82	62,28	—	—	—