

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004**

**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
<b>I. AGRICULTURE</b>	<b>1,10,639</b>	<b>253,67</b>	<b>203,42</b>	<b>27,294</b>	<b>114,70</b>	<b>101,37</b>
1. Direct Finance	1,06,912	223,80	177,16	26,658	87,73	78,06
2. Indirect Finance	3,727	29,87	26,26	636	26,97	23,31
<b>II. INDUSTRY</b>	<b>28,832</b>	<b>503,58</b>	<b>331,21</b>	<b>12,558</b>	<b>419,52</b>	<b>350,14</b>
1. Mining & Quarrying	11	95	67	19	16,34	10,09
2. Food Manufacturing & Processing	823	76,76	64,35	470	108,12	69,28
(a) Rice Mills, Flour & Dal Mills	352	7,65	6,26	183	13,85	11,65
(b) Sugar	2	76	76	–	–	–
(c) Edible Oils & Vanaspati	41	36	30	27	1,51	93
(d) Tea Processing	69	62,43	52,50	83	75,48	43,26
(e) Processing of Fruits & Vegetables	6	29	18	2	98	98
(f) Others	353	5,26	4,35	175	16,30	12,46
3. Beverage & Tobacco	9	51	50	13	1,20	1,01
4. Textiles	2,563	38,06	28,78	924	15,43	12,81
(a) Cotton Textiles	745	14,48	10,34	330	6,13	4,82
(b) Jute & Other Natural Fibre Textiles	149	49	49	53	1,01	87
(c) Handloom Textiles & Khadi	1,246	3,04	2,56	239	1,59	1,11
(d) Other Textiles & Textile Products	423	20,05	15,39	302	6,70	6,02
5. Paper, Paper Products & Printing	98	5,78	5,37	111	3,83	3,09
6. Leather & Leather Products	18	78	75	12	36	27
7. Rubber & Plastic Products	34	9,11	4,49	22	1,18	1,02
8. Chemicals & Chemical Products	81	36,37	24,32	72	2,17	1,81
(a) Heavy Industrial Chemicals	10	11,31	5,42	1	20	8
(b) Fertilisers	–	–	–	1	3	1
(c) Drugs & Pharmaceuticals	52	21,43	15,66	34	28	27
(d) Non-Edible Oils	–	–	–	1	26	21
(e) Other Chemicals & Chemical Products	19	3,63	3,25	35	1,40	1,25
9. Petroleum, Coal Products & Nuclear Fuels	7	103,82	18,07	12	108,84	108,68
10. Manufacture of Cement & Cement Products	101	2,96	2,21	39	1,37	1,14
11. Basic Metals & Metal Products	98	16,39	15,46	119	6,22	4,81
(a) Iron & Steel	6	4,49	4,19	9	1,03	78
(b) Non-Ferrous Metals	3	1,28	1,47	2	35	18
(c) Metal Products	89	10,62	9,81	108	4,83	3,84
12. Engineering	212	37,83	33,99	120	6,62	6,23
(a) Heavy Engineering	17	18,89	16,79	7	3,51	3,40
(b) Light Engineering	146	2,21	2,02	48	1,63	1,50
(c) Electrical Machinery & Goods	32	16,39	14,85	35	1,07	96
(d) Electronic Machinery & Goods	17	35	33	30	41	38
13. Vehicles, Vehicle Parts & Transport Equipments	179	3,79	3,13	86	1,13	94
14. Other Industries	23,922	109,08	94,12	9,234	73,45	65,10
15. Electricity, Gas & Water	22	50,85	25,79	18	35,81	32,23
(a) Electricity Generation & Transmission	14	50,58	25,58	8	38	29
(b) Non-Conventional Energy	–	–	–	1	3	2
(c) Gas, Steam & Water Supply	8	27	21	9	35,40	31,92
16. Construction	654	10,56	9,22	1,287	37,46	31,61
<b>III. TRANSPORT OPERATORS</b>	<b>8,769</b>	<b>59,54</b>	<b>48,73</b>	<b>3,303</b>	<b>50,28</b>	<b>38,03</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>14,529</b>	<b>55,40</b>	<b>45,47</b>	<b>8,377</b>	<b>63,88</b>	<b>53,56</b>
<b>V. PERSONAL LOANS</b>	<b>1,31,580</b>	<b>716,95</b>	<b>585,52</b>	<b>97,952</b>	<b>691,98</b>	<b>577,73</b>
1. Loans for Purchase of Consumer Durables	9,729	38,70	28,05	8,238	34,92	25,75
2. Loans for Housing	15,845	208,03	184,52	11,152	197,92	178,17
3. Rest of the Personal Loans	1,06,006	470,22	372,96	78,562	459,14	373,81
<b>VI. TRADE</b>	<b>61,278</b>	<b>248,07</b>	<b>213,48</b>	<b>27,552</b>	<b>289,44</b>	<b>246,41</b>
1. Wholesale Trade	1,878	37,26	33,60	1,534	72,75	60,79
2. Retail Trade	59,400	210,81	179,88	26,018	216,70	185,62
<b>VII. FINANCE</b>	<b>443</b>	<b>1,87</b>	<b>1,62</b>	<b>135</b>	<b>2,22</b>	<b>1,75</b>
<b>VIII. ALL OTHERS</b>	<b>43,748</b>	<b>211,19</b>	<b>180,17</b>	<b>35,228</b>	<b>237,80</b>	<b>195,24</b>
<b>TOTAL BANK CREDIT</b>	<b>3,99,818</b>	<b>2050,27</b>	<b>1609,63</b>	<b>2,12,399</b>	<b>1869,82</b>	<b>1564,23</b>
OF WHICH : 1. Artisans and Village & Tiny Industries	18,812	65,85	54,46	6,989	52,80	45,78
2. Other Small Scale Industries	6,597	105,02	84,21	3,201	63,07	48,68

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**NORTH-EASTERN 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
<b>I. AGRICULTURE</b>	<b>6,490</b>	<b>302,88</b>	<b>220,94</b>	–	–	–
1. Direct Finance	5,757	153,38	140,22	–	–	–
2. Indirect Finance	733	149,50	80,73	–	–	–
<b>II. INDUSTRY</b>	<b>4,030</b>	<b>763,34</b>	<b>626,42</b>	–	–	–
1. Mining & Quarrying	18	66,92	40,65	–	–	–
2. Food Manufacturing & Processing	293	252,11	223,40	–	–	–
(a) Rice Mills, Flour & Dal Mills	68	9,42	6,95	–	–	–
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	9	1,01	48	–	–	–
(d) Tea Processing	106	235,65	212,50	–	–	–
(e) Processing of Fruits & Vegetables	9	2,11	87	–	–	–
(f) Others	101	3,91	2,60	–	–	–
3. Beverage & Tobacco	23	14,42	12,82	–	–	–
4. Textiles	218	20,22	19,88	–	–	–
(a) Cotton Textiles	75	7,95	8,20	–	–	–
(b) Jute & Other Natural Fibre Textiles	11	94	89	–	–	–
(c) Handloom Textiles & Khadi	59	1,63	1,54	–	–	–
(d) Other Textiles & Textile Products	73	9,69	9,25	–	–	–
5. Paper, Paper Products & Printing	178	12,65	10,06	–	–	–
6. Leather & Leather Products	9	18	11	–	–	–
7. Rubber & Plastic Products	42	6,28	5,03	–	–	–
8. Chemicals & Chemical Products	66	11,59	9,67	–	–	–
(a) Heavy Industrial Chemicals	2	2,10	1,62	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	17	1,08	81	–	–	–
(d) Non-Edible Oils	2	15	15	–	–	–
(e) Other Chemicals & Chemical Products	45	8,26	7,10	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	15	108,84	61,55	–	–	–
10. Manufacture of Cement & Cement Products	33	16,20	12,31	–	–	–
11. Basic Metals & Metal Products	133	48,56	41,53	–	–	–
(a) Iron & Steel	31	37,41	31,76	–	–	–
(b) Non-Ferrous Metals	1	6	6	–	–	–
(c) Metal Products	101	11,09	9,71	–	–	–
12. Engineering	100	19,55	13,99	–	–	–
(a) Heavy Engineering	13	6,14	3,56	–	–	–
(b) Light Engineering	31	2,13	1,17	–	–	–
(c) Electrical Machinery & Goods	39	10,09	8,55	–	–	–
(d) Electronic Machinery & Goods	17	1,20	71	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	46	2,88	2,20	–	–	–
14. Other Industries	2,511	115,07	111,42	–	–	–
15. Electricity, Gas & Water	12	32,08	31,45	–	–	–
(a) Electricity Generation & Transmission	3	30,07	30,07	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	9	2,01	1,38	–	–	–
16. Construction	333	35,80	30,35	–	–	–
<b>III. TRANSPORT OPERATORS</b>	<b>3,076</b>	<b>39,61</b>	<b>32,22</b>	–	–	–
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>5,287</b>	<b>113,82</b>	<b>88,76</b>	–	–	–
<b>V. PERSONAL LOANS</b>	<b>88,064</b>	<b>771,74</b>	<b>634,67</b>	–	–	–
1. Loans for Purchase of Consumer Durables	8,630	37,83	27,53	–	–	–
2. Loans for Housing	10,307	235,14	211,76	–	–	–
3. Rest of the Personal Loans	69,127	498,77	395,38	–	–	–
<b>VI. TRADE</b>	<b>11,941</b>	<b>252,46</b>	<b>206,48</b>	–	–	–
1. Wholesale Trade	1,029	83,71	63,53	–	–	–
2. Retail Trade	10,912	168,75	142,95	–	–	–
<b>VII. FINANCE</b>	<b>118</b>	<b>9,55</b>	<b>8,17</b>	–	–	–
<b>VIII. ALL OTHERS</b>	<b>17,811</b>	<b>234,84</b>	<b>188,46</b>	–	–	–
<b>TOTAL BANK CREDIT</b>	<b>1,36,817</b>	<b>2488,24</b>	<b>2006,13</b>	–	–	–
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	955	11,97	10,69	–	–	–
2. Other Small Scale Industries	1,924	94,72	77,14	–	–	–