

**Table No. 5.6 - State and Bank Group-Wise Classification of Outstanding
Credit of Scheduled Commercial Banks According to Occupation
March 1996 (Part 9 of 32)**

NORTH-EASTERN REGION

STATE : ASSAM

(Amount in Rupees Lakh)

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6	7	8	9
I. AGRICULTURE	1,01,080	90,34	79,49	1,13,128	163,03	169,89	8	1,31	39
1. Direct Finance	1,00,298	67,19	58,02	1,12,224	113,69	120,97	6	1,13	25
2. Indirect Finance	782	23,16	21,47	904	49,34	48,92	2	18	14
II. INDUSTRY	60,496	227,85	198,10	44,662	486,41	442,29	35	75,58	59,10
1. Mining & Quarrying	28	34	24	155	11,85	11,61	-	-	-
2. Food Manufacturing and Processing	1,443	66,02	47,51	2,011	169,81	146,75	30	75,44	59,06
(a) Rice Mills, Flour and Dal Mills	209	4,49	4,57	479	11,05	10,50	-	-	-
(b) Sugar	-	-	-	3	1,19	1,62	-	-	-
(c) Edible Oils and Vanaspati	76	2,46	2,36	123	8,32	7,65	-	-	-
(d) Tea Processing	27	32,80	18,24	234	141,83	118,87	27	72,02	55,61
(e) Processing of Fruits & Vegetables	14	5	5	17	10	11	-	-	-
(f) Others	1,117	26,22	22,29	1,155	7,32	7,99	3	3,42	3,45
3. Beverage and Tobacco	15	11	10	44	59	58	-	-	-
4. Textiles	568	4,59	4,62	1,934	27,26	27,96	-	-	-
(a) Cotton Textiles	107	1,77	1,98	328	15,85	15,77	-	-	-
(b) Jute Textiles	5	2	2	41	1,30	1,16	-	-	-
(c) Handloom Textiles & Khadi	96	38	37	662	4,22	5,05	-	-	-
(d) Other Textiles	360	2,43	2,24	903	5,89	5,98	-	-	-
5. Paper, Paper Products and Printing	268	19,69	15,26	459	17,22	13,25	-	-	-
6. Leather and Leather Products	36	20	25	92	1,59	1,66	-	-	-
7. Rubber and Rubber Products	36	1,11	1,03	70	2,01	1,84	-	-	-
8. Chemicals and Chemical Products	361	10,59	9,64	306	24,81	22,65	4	13	4
(a) Heavy Industrial Chemicals	26	27	27	19	2,03	1,96	1	2	2
(b) Fertilizers	56	1,09	86	11	1,38	1,75	-	-	-
(c) Drugs and Pharmaceuticals	10	31	76	71	2,88	2,99	3	11	2
(d) Non-Edible Oils	10	13	15	12	12	11	-	-	-
(e) Other Chemicals & Chemical Products	259	8,79	7,60	193	18,39	15,84	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	37	13,88	13,89	49	9,50	9,49	-	-	-
10. Manufacture of Cement & Cement Products	138	6,12	6,33	371	3,77	4,39	-	-	-
11. Basic Metals & Metal Products	435	12,81	12,08	793	17,86	18,22	-	-	-
(a) Iron and Steel	106	5,62	5,57	142	9,64	10,02	-	-	-
(b) Non-Ferrous Metals	11	38	36	39	72	94	-	-	-
(c) Other Metal Products	318	6,81	6,14	612	7,49	7,25	-	-	-
12. Engineering	138	3,05	3,09	372	30,10	22,88	-	-	-
(a) Heavy Engineering	14	34	29	32	15,01	7,71	-	-	-
(b) Light Engineering	44	75	92	108	1,65	1,57	-	-	-

(c) Electrical Machinery & Goods	57	1,69	1,62	95	5,56	5,46	-	-	-
(d) Electronic Machinery & Goods	23	27	26	137	7,88	8,14	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	96	1,73	1,34	205	5,48	5,61	-	-	-
14. Other Industries	56,813	85,92	81,06	36,965	149,01	139,49	1	-	-
15. Electricity, Gas & Water	24	64	58	215	2,65	2,54	-	-	-
(a) Electricity Generation & Transmission	18	60	53	203	2,54	2,44	-	-	-
(b) Non-Conventional Energy	1	1	2	2	1	1	-	-	-
(c) Gas, Steam & Water Supply	5	3	4	10	10	9	-	-	-
16. Construction	60	1,07	1,08	621	12,92	13,36	-	-	-
III. TRANSPORT OPERATORS	11,424	31,63	25,19	10,586	54,68	57,02	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	13,194	22,41	21,36	25,575	57,97	58,95	2	53	53
V. PERSONAL LOANS	53,564	64,30	57,67	50,624	160,54	160,49	125	1,85	1,53
1. Loans for Purchase of Consumer Durables	2,946	3,07	2,56	4,243	6,29	5,72	9	1	1
2. Loans for Housing	1,802	17,00	14,64	5,936	43,75	40,87	-	-	-
3. Rest of the Personal Loans	48,816	44,23	40,47	40,445	110,50	113,90	116	1,84	1,53
VI. TRADE	62,598	104,13	73,20	1,15,002	238,43	234,89	2	6,50	4,74
1. Wholesale Trade	1,997	15,59	13,01	2,231	47,64	45,78	2	6,50	4,74
2. Retail Trade	60,601	88,54	60,18	1,12,771	190,79	189,11	-	-	-
VII. FINANCE	20	2,64	2,24	343	17,37	15,85	-	-	-
VIII. ALL OTHERS	30,632	30,90	35,31	45,459	96,47	94,76	62	8	6
TOTAL BANK CREDIT	3,33,008	574,21	492,54	4,05,379	1274,90	1234,14	234	85,84	66,35
OF WHICH :									
1. Artisans & Village Industries	27,020	20,01	19,97	15,658	21,46	22,20	-	-	-
2. Other Small Scale Industries	25,863	75,14	73,04	22,173	111,01	115,67	3	3,42	3,45

OCCUPATION	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	1,25,443	65,70	68,10	180	1,16	1,14	3,39,839	321,55	319,01
1. Direct Finance	1,24,965	60,56	61,16	178	16	15	3,37,671	242,72	240,56
2. Indirect Finance	478	5,15	6,94	2	1,00	99	2,168	78,83	78,46
II. INDUSTRY	22735	15,57	16,39	156	4,52	3,93	1,28,084	809,93	719,80
1. Mining & Quarrying	4	2	2	1	3	3	188	12,24	11,89
2. Food Manufacturing and Processing	231	78	77	13	45	42	3,728	312,50	254,49
(a) Rice Mills, Flour and Dal Mills	36	44	46	3	5	5	727	16,04	15,57
(b) Sugar	-	-	-	-	-	-	3	1,19	1,62
(c) Edible Oils and Vanaspati	2	2	3	-	-	-	201	10,80	10,04
(d) Tea Processing	1	1	-	2	25	24	291	246,91	192,96
(e) Processing of Fruits & Vegetables	4	11	10	-	-	-	35	26	26
(f) Others	188	19	18	8	14	12	2,471	37,30	34,03
3. Beverage and Tobacco	1	1	1	-	-	-	60	71	69
4. Textiles	51	43	41	4	6	6	2,557	32,34	33,05
(a) Cotton Textiles	15	15	13	-	-	-	450	17,76	17,88
(b) Jute Textiles	-	-	-	-	-	-	46	1,33	1,19
(c) Handloom Textiles & Khadi	17	18	17	-	-	-	775	4,77	5,59
(d) Other Textiles	19	11	11	4	6	6	1,286	8,48	8,39
5. Paper, Paper Products and Printing	12	10	10	9	6	4	748	37,06	28,66
6. Leather and Leather Products	2	1	2	1	1	1	131	1,80	1,93

7.	Rubber and Rubber Products	-	-	-	-	-	-	106	3,12	2,87
8.	Chemicals and Chemical Products	6	3	2	5	13	11	682	35,70	32,45
	(a) Heavy Industrial Chemicals	-	-	-	2	1	1	48	2,33	2,25
	(b) Fertilizers	-	-	-	-	-	-	67	2,47	2,61
	(c) Drugs and Pharmaceuticals	-	-	-	2	7	4	86	3,38	3,81
	(d) Non-Edible Oils	-	-	-	-	-	-	22	25	26
	(e) Other Chemicals & Chemical Products	6	3	2	1	5	6	459	27,27	23,53
9.	Petroleum, Coal Products & Nuclear Fuels	-	-	-	4	27	32	90	23,64	23,70
10.	Manufacture of Cement & Cement Products	5	2	2	-	-	-	514	9,90	10,73
11.	Basic Metals & Metal Products	10	7	7	12	89	71	1,250	31,63	31,08
	(a) Iron and Steel	2	1	1	4	85	67	254	16,12	16,27
	(b) Non-Ferrous Metals	-	-	-	-	-	-	50	1,10	1,31
	(c) Other Metal Products	8	6	6	8	4	4	946	14,41	13,49
12.	Engineering	18	12	10	7	16	10	535	33,42	26,17
	(a) Heavy Engineering	7	7	5	-	-	-	53	15,42	8,06
	(b) Light Engineering	5	2	2	2	2	2	159	2,43	2,53
	(c) Electrical Machinery & Goods	2	1	1	1	2	1	155	7,28	7,10
	(d) Electronic Machinery & Goods	4	2	2	4	12	6	168	8,28	8,48
13.	Vehicles, Vehicle Parts & Transport Equipments	7	12	10	7	1,15	1,13	315	8,49	8,19
14.	Other Industries	22,338	13,55	14,24	86	1,24	97	1,16,203	249,71	235,76
15.	Electricity, Gas & Water	-	-	-	-	-	-	239	3,29	3,13
	(a) Electricity Generation & Transmission	-	-	-	-	-	-	221	3,14	2,97
	(b) Non-Conventional Energy	-	-	-	-	-	-	3	1	3
	(c) Gas, Steam & Water Supply	-	-	-	-	-	-	15	13	13
16.	Construction	50	32	51	7	8	5	738	14,39	15,00
III.	TRANSPORT OPERATORS	13,669	16,49	15,73	80	2,57	1,98	35,759	105,38	99,92
IV.	PROFESSIONAL AND OTHER SERVICES	15,879	9,14	8,81	111	97	73	54,761	91,02	90,38
V.	PERSONAL LOANS	15,625	19,27	17,03	1,175	3,21	2,70	1,21,113	249,17	239,42
	1. Loans for Purchase of Consumer Durables	794	1,20	1,08	178	25	13	8,170	10,82	9,50
	2. Loans for Housing	775	7,42	6,49	16	17	11	8,529	68,33	62,10
	3. Rest of the Personal Loans	14,056	10,65	9,46	981	2,79	2,46	1,04,414	170,02	167,83
VI.	TRADE	72,997	46,78	48,14	323	6,38	2,32	2,50,922	402,22	363,29
	1. Wholesale Trade	53	70	61	59	4,79	1,05	4,342	75,22	65,19
	2. Retail Trade	72,944	46,09	47,53	264	1,59	1,27	2,46,580	327,01	298,09
VII.	FINANCE	1	1	1	6	12	7	370	20,12	18,17
VIII.	ALL OTHERS	10,379	6,08	5,64	413	1,71	1,62	86,945	135,24	137,38
TOTAL BANK CREDIT		2,76,728	179,05	179,84	2,444	20,65	14,50	10,17,793	2134,64	1987,37
OF WHICH :										
	1. Artisans & Village Industries	13,302	8,33	8,78	18	6	6	55,998	49,86	51,01
	2. Other Small Scale Industries	8,873	5,93	6,18	60	1,89	1,59	56,972	197,39	199,93