

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2005

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	1,44,798	398,74	331,31	42,412	166,60	139,07
1. Direct Finance	1,41,543	321,72	261,81	41,569	128,85	110,43
2. Indirect Finance	3,255	77,02	69,50	843	37,75	28,63
II. INDUSTRY	33,945	1266,76	956,14	18,278	628,29	445,88
1. Mining & Quarrying	31	53,40	46,35	31	103,16	4,08
2. Food Manufacturing & Processing	991	96,36	75,99	620	107,13	83,17
(a) Rice Mills, Flour & Dal Mills	514	14,91	11,56	241	20,15	16,41
(b) Sugar	1	26	26	–	–	–
(c) Edible Oils & Vanaspati	33	1,53	1,31	38	3,67	2,32
(d) Tea Processing	62	67,61	53,23	89	58,55	43,41
(e) Processing of Fruits & Vegetables	11	83	43	8	1,37	1,32
(f) Others	370	11,21	9,21	244	23,40	19,71
3. Beverage & Tobacco	15	1,13	1,10	21	1,72	1,61
4. Textiles	2,567	335,12	315,43	931	15,96	12,94
(a) Cotton Textiles	751	9,44	4,26	318	5,45	3,94
(b) Jute & Other Natural Fibre Textiles	81	1,76	1,71	55	1,09	85
(c) Handloom Textiles & Khadi	1,211	3,74	3,03	307	2,22	1,72
(d) Other Textiles & Textile Products	524	320,19	306,44	251	7,20	6,42
5. Paper, Paper Products & Printing	98	5,75	5,10	116	5,32	4,81
6. Leather & Leather Products	24	1,94	1,29	12	1,09	69
7. Rubber & Plastic Products	34	18,42	12,60	25	2,59	2,28
8. Chemicals & Chemical Products	139	161,05	95,39	82	2,89	2,54
(a) Heavy Industrial Chemicals	25	25,34	14,66	4	33	31
(b) Fertilisers	–	–	–	1	3	3
(c) Drugs & Pharmaceuticals	31	8,88	5,59	35	42	41
(d) Non-Edible Oils	–	–	–	1	26	16
(e) Other Chemicals & Chemical Products	83	126,83	75,14	41	1,86	1,64
9. Petroleum, Coal Products & Nuclear Fuels	4	3,15	3,17	15	11,10	11,06
10. Manufacture of Cement & Cement Products	127	3,08	1,92	63	2,92	2,66
11. Basic Metals & Metal Products	179	30,60	23,42	122	6,90	5,20
(a) Iron & Steel	26	22,20	16,36	11	96	61
(b) Non-Ferrous Metals	22	2,73	2,05	3	45	41
(c) Metal Products	131	5,68	5,01	108	5,49	4,18
12. Engineering	167	55,43	44,89	159	10,41	8,23
(a) Heavy Engineering	5	48	45	10	3,62	3,06
(b) Light Engineering	97	38,33	31,21	77	4,70	3,32
(c) Electrical Machinery & Goods	41	15,30	12,24	40	1,29	1,15
(d) Electronic Machinery & Goods	24	1,31	99	32	80	70
13. Vehicles, Vehicle Parts & Transport Equipments	120	60,18	34,16	32	74	62
14. Other Industries	25,077	287,51	165,28	9,675	80,93	72,04
15. Electricity, Gas & Water	26	20,34	17,99	27	143,02	114,62
(a) Electricity Generation & Transmission	17	19,94	17,59	12	51,30	29,87
(b) Non-Conventional Energy	2	13	13	–	–	–
(c) Gas, Steam & Water Supply	7	27	27	15	91,71	84,75
16. Construction	4,346	133,29	112,05	6,347	132,40	119,33
III. TRANSPORT OPERATORS	8,436	61,78	46,67	4,207	76,46	60,09
IV. PROFESSIONAL AND OTHER SERVICES	11,738	110,34	88,05	6,375	68,10	56,84
V. PERSONAL LOANS	1,51,280	1110,22	895,23	1,30,138	1162,50	974,05
1. Loans for Purchase of Consumer Durables	10,879	49,95	38,35	8,150	40,51	32,09
2. Loans for Housing	23,392	381,95	330,07	17,152	361,34	330,25
3. Rest of the Personal Loans	1,17,009	678,32	526,81	1,04,836	760,65	611,71
VI. TRADE	65,184	367,35	313,97	30,581	399,55	342,06
1. Wholesale Trade	1,325	70,51	62,77	1,743	90,71	75,30
2. Retail Trade	63,859	296,85	251,20	28,838	308,84	266,76
VII. FINANCE	833	2,35	2,09	203	1,99	1,69
VIII. ALL OTHERS	37,065	172,11	145,01	18,579	133,66	115,62
TOTAL BANK CREDIT	4,53,279	3489,65	2778,46	2,50,773	2637,16	2135,30
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	19,100	79,29	66,01	7,102	72,83	60,31
2. Other Small Scale Industries	7,468	227,14	175,04	3,662	81,22	68,39

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MARCH 2005**

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
I. AGRICULTURE	7,472	109,33	78,84	–	–	–
1. Direct Finance	7,245	91,84	65,37	–	–	–
2. Indirect Finance	227	17,50	13,47	–	–	–
II. INDUSTRY	6,855	1015,04	708,33	–	–	–
1. Mining & Quarrying	50	65,68	38,69	–	–	–
2. Food Manufacturing & Processing	332	125,22	94,04	–	–	–
(a) Rice Mills, Flour & Dal Mills	82	16,75	10,57	–	–	–
(b) Sugar	1	31	31	–	–	–
(c) Edible Oils & Vanaspati	12	4,05	3,64	–	–	–
(d) Tea Processing	107	83,48	64,22	–	–	–
(e) Processing of Fruits & Vegetables	5	1,52	1,31	–	–	–
(f) Others	125	19,10	13,98	–	–	–
3. Beverage & Tobacco	35	16,88	12,63	–	–	–
4. Textiles	358	57,85	53,09	–	–	–
(a) Cotton Textiles	103	36,24	32,87	–	–	–
(b) Jute & Other Natural Fibre Textiles	25	1,36	1,32	–	–	–
(c) Handloom Textiles & Khadi	50	96	94	–	–	–
(d) Other Textiles & Textile Products	180	19,30	17,96	–	–	–
5. Paper, Paper Products & Printing	240	27,15	22,73	–	–	–
6. Leather & Leather Products	8	37	31	–	–	–
7. Rubber & Plastic Products	124	20,19	13,05	–	–	–
8. Chemicals & Chemical Products	94	92,86	29,35	–	–	–
(a) Heavy Industrial Chemicals	11	45,38	8,26	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	20	35,82	14,15	–	–	–
(d) Non-Edible Oils	3	22	24	–	–	–
(e) Other Chemicals & Chemical Products	60	11,44	6,71	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	25	43,84	29,13	–	–	–
10. Manufacture of Cement & Cement Products	53	56,95	38,00	–	–	–
11. Basic Metals & Metal Products	188	147,91	106,08	–	–	–
(a) Iron & Steel	70	125,94	83,28	–	–	–
(b) Non-Ferrous Metals	11	5,59	4,80	–	–	–
(c) Metal Products	107	16,38	18,00	–	–	–
12. Engineering	203	114,27	48,90	–	–	–
(a) Heavy Engineering	78	40,16	34,19	–	–	–
(b) Light Engineering	44	59,48	3,14	–	–	–
(c) Electrical Machinery & Goods	57	13,23	10,32	–	–	–
(d) Electronic Machinery & Goods	24	1,40	1,25	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	54	25,35	24,88	–	–	–
14. Other Industries	2,664	82,28	71,12	–	–	–
15. Electricity, Gas & Water	16	32,40	31,77	–	–	–
(a) Electricity Generation & Transmission	7	30,32	30,29	–	–	–
(b) Non-Conventional Energy	1	54	59	–	–	–
(c) Gas, Steam & Water Supply	8	1,54	88	–	–	–
16. Construction	2,411	105,85	94,57	–	–	–
III. TRANSPORT OPERATORS	3,340	56,51	48,31	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	4,735	151,20	119,97	–	–	–
V. PERSONAL LOANS	1,09,329	1161,26	939,51	–	–	–
1. Loans for Purchase of Consumer Durables	9,313	48,61	38,71	–	–	–
2. Loans for Housing	13,060	372,20	320,08	–	–	–
3. Rest of the Personal Loans	86,956	740,45	580,72	–	–	–
VI. TRADE	14,612	583,75	501,11	–	–	–
1. Wholesale Trade	1,113	256,28	227,16	–	–	–
2. Retail Trade	13,499	327,47	273,95	–	–	–
VII. FINANCE	75	14,82	13,85	–	–	–
VIII. ALL OTHERS	15,318	159,08	132,07	–	–	–
TOTAL BANK CREDIT	1,61,736	3250,99	2541,98	–	–	–
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	999	13,90	12,71	–	–	–
2. Other Small Scale Industries	2,290	179,10	134,36	–	–	–