

**Table No. 5.6 - State and Bank Group -Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1997 (Part 9 of 32)**

NORTH -EASTERN REGION

STATE : ASSAM

		(Amount in Rupees Lakh)								
		STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
OCCUPATION		No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
		1	2	3	4	5	6	7	8	9
I.	AGRICULTURE	88,010	83,41	72,67	1,09,196	191,84	193,30	17	2,91	1,13
	1. Direct Finance	87,113	69,35	59,62	1,08,215	115,77	119,28	13	2,55	86
	2. Indirect Finance	897	14,06	13,06	981	76,06	74,01	4	36	28
II.	INDUSTRY	62,770	310,79	246,33	51,012	425,51	391,05	38	95,23	65,53
	1. Mining & Quarrying	27	34	20	58	20,60	18,54	-	-	-
	2. Food Manufacturing and Processing	1,715	124,73	76,07	2,228	161,07	138,61	28	94,97	65,46
	(a) Rice Mills, Flour and Dal Mills	241	6,01	6,10	483	13,06	11,25	-	-	-
	(b) Sugar	-	-	-	4	2,15	2,53	-	-	-
	(c) Edible Oils and Vanaspati	87	3,01	2,92	103	7,06	6,19	-	-	-
	(d) Tea Processing	35	89,98	44,50	210	130,13	109,94	28	94,97	65,46
	(e) Processing of Fruits & Vegetables	12	6	6	16	10	10	-	-	-
	(f) Others	1,340	25,67	22,49	1,412	8,56	8,59	-	-	-
	3. Beverage and Tobacco	8	9	9	38	54	54	-	-	-
	4. Textiles	620	5,74	6,31	2,343	24,55	24,84	-	-	-
	(a) Cotton Textiles	115	2,28	2,49	290	9,62	9,61	-	-	-
	(b) Jute Textiles	8	7	8	53	1,01	87	-	-	-
	(c) Handloom Textiles & Khadi	133	69	68	929	6,36	6,87	-	-	-
	(d) Other Textiles	364	2,70	3,07	1,071	7,56	7,50	-	-	-
	5. Paper, Paper Products and Printing	285	22,02	17,20	491	12,82	10,70	-	-	-
	6. Leather and Leather Products	40	23	30	78	66	68	-	-	-
	7. Rubber and Rubber Products	41	1,11	1,11	42	1,32	1,39	-	-	-
	8. Chemicals and Chemical Products	398	12,20	11,68	288	16,49	11,89	8	26	8
	(a) Heavy Industrial Chemicals	28	52	57	25	3,03	2,27	2	4	4
	(b) Fertilizers	52	1,01	88	6	95	66	-	-	-
	(c) Drugs and Pharmaceuticals	11	30	81	64	2,11	1,94	6	22	4
	(d) Non-Edible Oils	15	23	26	12	38	34	-	-	-
	(e) Other Chemicals & Chemical Products	292	10,14	9,16	181	10,02	6,67	-	-	-
	9. Petroleum, Coal Products & Nuclear Fuels	39	14,10	14,11	48	4,88	4,92	-	-	-

10.	Manufacture of Cement & Cement Products	168	6,49	6,68	426	4,59	4,98	-	-	-
11.	Basic Metals & Metal Products	469	12,90	12,96	794	17,47	17,09	-	-	-
	(a) Iron and Steel	105	6,03	5,97	153	10,25	10,03	-	-	-
	(b) Non-Ferrous Metals	11	36	39	29	75	86	-	-	-
	(c) Other Metal Products	353	6,50	6,60	612	6,48	6,21	-	-	-
12.	Engineering	160	3,54	3,71	424	24,83	17,51	-	-	-
	(a) Heavy Engineering	24	51	48	49	15,69	8,76	-	-	-
	(b) Light Engineering	47	82	98	113	1,35	1,33	-	-	-
	(c) Electrical Machinery & Goods	58	1,88	1,93	119	5,32	5,03	-	-	-
	(d) Electronic Machinery & Goods	31	33	31	143	2,46	2,39	-	-	-
13.	Vehicles, Vehicle Parts & Transport Equipments	115	2,48	2,01	223	5,06	5,33	-	-	-
14.	Other Industries	58,612	103,26	92,51	42,748	115,17	117,54	2	1	-
15.	Electricity, Gas & Water	28	73	44	188	2,05	1,90	-	-	-
	(a) Electricity Generation & Transmission	21	67	37	170	1,90	1,77	-	-	-
	(b) Non-Conventional Energy	1	1	2	7	5	4	-	-	-
	(c) Gas, Steam & Water Supply	6	6	5	11	10	8	-	-	-
16.	Construction	45	83	95	595	13,40	14,59	-	-	-
III.	TRANSPORT OPERATORS	11,240	34,66	29,36	12,210	63,07	62,09	-	-	-
IV.	PROFESSIONAL AND OTHER SERVICES	14,300	24,30	23,39	24,563	45,15	42,60	2	52	46
V.	PERSONAL LOANS	57,792	71,38	65,36	63,292	191,39	179,72	252	3,51	3,08
	1. Loans for Purchase of Consumer Durables	4,765	4,27	3,75	5,239	7,13	6,12	19	1	1
	2. Loans for Housing	2,518	21,73	20,67	8,992	47,79	45,52	-	-	-
	3. Rest of the Personal Loans	50,509	45,38	40,95	49,061	136,47	128,08	233	3,50	3,07
VI.	TRADE	66,930	120,47	90,42	1,21,473	262,96	261,96	2	9,02	6,57
	1. Wholesale Trade	2,352	17,21	14,73	3,053	41,01	42,24	2	9,02	6,57
	2. Retail Trade	64,578	103,26	75,69	1,18,420	221,95	219,72	-	-	-
VII.	FINANCE	6	2,61	2,23	351	16,58	14,84	-	-	-
VIII.	ALL OTHERS	33,454	46,74	50,23	42,164	108,97	101,40	128	17	13
TOTAL BANK CREDIT		3,34,502	694,36	579,99	4,24,261	1305,47	1246,96	439	111,36	76,90
OF WHICH : 1. Artisans & Village Industries		28,831	21,91	21,86	17,725	22,91	23,23	-	-	-
2. Other Small Scale Industries		27,345	84,35	84,71	25,159	115,49	116,60	-	-	-

OCCUPATION		REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
		No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
		10	11	12	13	14	15	16	17	18
I.	AGRICULTURE	1,07,644	67,27	67,57	165	1,31	1,28	3,05,032	346,73	335,95
	1. Direct Finance	1,07,321	62,70	63,19	162	15	13	3,02,824	250,52	243,07
	2. Indirect Finance	323	4,57	4,39	3	1,16	1,15	2,208	96,21	92,88
II.	INDUSTRY	21,308	16,67	17,42	174	4,60	4,55	1,35,302	852,81	724,88
	1. Mining & Quarrying	2	1	1	1	8	8	88	21,04	18,84
	2. Food Manufacturing and Processing	203	1,26	1,20	23	48	48	4,197	382,50	281,81
	(a) Rice Mills, Flour and Dal Mills	48	63	63	6	6	5	778	19,76	18,05

	(b) Sugar	-	-	-	-	-	-	4	2,15	2,53
	(c) Edible Oils and Vanaspati	3	8	5	-	-	-	193	10,15	9,16
	(d) Tea Processing	-	-	-	2	25	31	275	315,33	220,20
	(e) Processing of Fruits & Vegetables	9	35	32	-	-	-	37	50	49
	(f) Others	143	20	19	15	17	1	2,910	34,60	31,39
3.	Beverage and Tobacco	2	2	2	-	-	-	48	65	65
4.	Textiles	51	44	49	6	8	7	3,020	30,81	31,72
	(a) Cotton Textiles	15	15	17	-	-	-	420	12,05	12,27
	(b) Jute Textiles	-	-	-	-	-	-	61	1,08	95
	(c) Handloom Textiles & Khadi	18	17	20	-	-	-	1,080	7,22	7,74
	(d) Other Textiles	18	1	12	6	8	7	1,459	10,46	10,76
5.	Paper, Paper Products and Printing	16	14	14	9	6	6	801	35,03	28,09
6.	Leather and Leather Products	3	1	2	-	-	-	121	90	99
7.	Rubber and Rubber Products	1	1	1	2	3	3	86	2,47	2,53
8.	Chemicals and Chemical Products	10	7	5	4	9	8	708	29,12	23,78
	(a) Heavy Industrial Chemicals	-	-	-	2	1	1	57	3,59	2,89
	(b) Fertilizers	-	-	-	-	-	-	58	1,96	1,54
	(c) Drugs and Pharmaceuticals	4	3	2	1	3	2	86	2,69	2,83
	(d) Non-Edible Oils	-	-	-	-	-	-	27	62	60
	(e) Other Chemicals & Chemical Products	6	4	4	1	5	5	480	20,25	15,91
9.	Petroleum, Coal Products & Nuclear Fuels	2	1	-	3	26	40	92	19,26	19,42
10.	Manufacture of Cement & Cement Products	4	2	2	-	-	-	598	11,09	11,68
11.	Basic Metals & Metal Products	14	10	10	17	1,13	1,03	1,294	31,60	31,19
	(a) Iron and Steel	2	1	1	7	1,07	97	267	17,36	16,98
	(b) Non-Ferrous Metals	-	-	-	-	-	-	40	1,11	1,25
	(c) Other Metal Products	12	9	9	10	6	6	987	13,13	12,96
12.	Engineering	16	8	7	7	13	7	607	28,58	21,35
	(a) Heavy Engineering	1	-	-	-	-	-	74	16,21	9,25
	(b) Light Engineering	4	2	1	1	-	-	165	2,20	2,33
	(c) Electrical Machinery & Goods	4	2	1	2	3	2	183	7,24	6,99
	(d) Electronic Machinery & Goods	7	4	4	4	10	5	185	2,94	2,79
13.	Vehicles, Vehicle Parts & Transport Equipments	10	16	8	7	1,18	1,23	355	8,88	8,66
14.	Other Industries	20,923	13,92	14,66	87	82	74	1,22,372	233,17	225,45
15.	Electricity, Gas & Water	-	-	-	-	-	-	216	2,78	2,34
	(a) Electricity Generation & Transmission	-	-	-	-	-	-	191	2,57	2,14
	(b) Non-Conventional Energy	-	-	-	-	-	-	8	5	6
	(c) Gas, Steam & Water Supply	-	-	-	-	-	-	17	16	14
16.	Construction	51	42	56	8	26	28	699	14,92	16,38
III.	TRANSPORT OPERATORS	11,350	23,34	21,59	116	3,63	2,68	34,916	124,71	115,73
IV.	PROFESSIONAL AND OTHER SERVICES	14,980	10,17	9,78	121	1,01	63	53,966	81,16	76,86
V.	PERSONAL LOANS	19,531	28,09	24,57	1,144	2,67	2,29	1,42,011	297,04	275,02
	1. Loans for Purchase of Consumer Durables	2,176	2,99	2,49	114	20	10	12,313	14,61	12,47
	2. Loans for Housing	1,238	11,02	9,67	48	61	57	12,796	81,15	76,42
	3. Rest of the Personal Loans	16,117	14,08	12,41	982	1,86	1,62	1,16,902	201,28	186,13
VI.	TRADE	71,924	48,12	51,83	333	3,42	2,89	2,60,662	443,99	413,67
	1. Wholesale Trade	138	1,97	1,85	56	1,40	1,22	5,601	70,61	66,60

2.	Retail Trade	71,786	46,15	49,98	277	2,02	1,68	2,55,061	373,38	347,07
VII.	FINANCE	-	-	-	3	5	1	360	19,23	17,08
VIII.	ALL OTHERS	7,871	5,33	5,00	1,741	2,16	2,00	85,358	163,37	158,76
TOTAL BANK CREDIT		2,54,608	198,99	197,76	3,797	18,85	16,34	10,17,607	2329,03	2117,95
OF WHICH : 1.		12,825	8,76	9,16	20	8	7	59,401	53,66	54,32
2.	Other Small Scale Industries	7,816	6,00	6,35	71	75	75	60,391	206,59	208,41