

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2007**

**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>2,21,443</b>	<b>816,58</b>	<b>655,45</b>	<b>76,905</b>	<b>352,60</b>	<b>297,88</b>
1. Direct Finance	2,17,444	656,63	545,34	75,172	294,56	246,36
2. Indirect Finance	3,999	159,95	110,11	1,733	58,04	51,52
<b>II. INDUSTRY</b>	<b>33,356</b>	<b>2048,45</b>	<b>1411,51</b>	<b>21,305</b>	<b>1246,03</b>	<b>912,27</b>
1. Mining & Quarrying	269	171,69	135,56	182	165,29	86,23
2. Food Manufacturing & Processing	1,380	202,85	143,17	1,414	185,85	146,87
(a) Rice Mills, Flour & Dal Mills	634	20,02	16,74	660	38,69	29,94
(b) Sugar	—	—	—	2	6	5
(c) Edible Oils & Vanaspati	51	21,04	19,13	44	4,52	3,53
(d) Tea Processing	107	138,68	89,21	160	82,93	66,20
(e) Processing of Fruits & Vegetables	16	75	40	17	3,42	3,22
(f) Others	572	22,36	17,68	531	56,24	43,93
3. Beverage & Tobacco	36	2,66	2,33	24	14,68	12,75
4. Textiles	2,692	48,43	39,77	1,190	27,24	21,41
(a) Cotton Textiles	795	8,59	6,37	388	6,00	4,64
(b) Jute & Other Natural Fibre Textiles	178	2,78	2,24	183	5,51	4,46
(c) Handloom Textiles & Khadi	1,309	6,87	5,18	225	3,45	2,39
(d) Other Textiles & Textile Products	410	30,19	25,97	394	12,28	9,93
5. Paper, Paper Products & Printing	143	14,69	10,00	221	14,87	11,70
6. Leather & Leather Products	45	9,22	7,51	18	1,59	1,05
7. Rubber & Plastic Products	106	38,93	39,26	63	3,09	2,50
8. Chemicals & Chemical Products	246	17,36	14,41	649	10,21	7,44
(a) Heavy Industrial Chemicals	13	3,59	1,36	7	43	29
(b) Fertilisers	6	6,00	6,03	1	3	3
(c) Drugs & Pharmaceuticals	193	2,13	1,75	574	5,14	4,33
(d) Non-Edible Oils	—	—	—	2	34	13
(e) Other Chemicals & Chemical Products	34	5,64	5,26	65	4,27	2,67
9. Petroleum, Coal Products & Nuclear Fuels	76	527,97	178,30	31	90,86	69,46
10. Manufacture of Cement & Cement Products	158	7,63	3,62	118	7,23	5,92
11. Basic Metals & Metal Products	213	17,20	14,82	212	71,39	65,18
(a) Iron & Steel	19	4,14	3,94	36	3,65	3,29
(b) Non-Ferrous Metals	17	1,32	1,30	11	93	78
(c) Metal Products	177	11,74	9,57	165	66,81	61,11
12. Engineering	367	61,15	48,69	146	24,09	22,55
(a) Heavy Engineering	11	4,75	1,00	17	2,76	2,67
(b) Light Engineering	79	6,79	5,76	50	3,12	2,54
(c) Electrical Machinery & Goods	191	10,97	7,41	52	16,44	15,78
(d) Electronic Machinery & Goods	86	38,65	34,53	27	1,77	1,56
13. Vehicles, Vehicle Parts & Transport Equipments	125	8,84	5,22	77	2,75	2,33
14. Other Industries	22,995	234,26	153,00	11,144	227,76	133,65
15. Electricity, Gas & Water	118	511,03	469,78	70	130,36	79,97
(a) Electricity Generation & Transmission	105	505,61	464,59	8	50,78	19,30
(b) Non-Conventional Energy	2	7	6	2	61	61
(c) Gas, Steam & Water Supply	11	5,35	5,13	60	78,97	60,06
16. Construction	4,387	174,55	146,08	5,746	268,75	243,25
<b>III. TRANSPORT OPERATORS</b>	<b>7,887</b>	<b>69,28</b>	<b>50,54</b>	<b>4,625</b>	<b>84,43</b>	<b>64,14</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>14,685</b>	<b>233,01</b>	<b>152,50</b>	<b>9,214</b>	<b>136,79</b>	<b>110,13</b>
<b>V. PERSONAL LOANS</b>	<b>1,78,042</b>	<b>1967,28</b>	<b>1555,64</b>	<b>1,99,370</b>	<b>2311,58</b>	<b>1886,01</b>
1. Loans for Purchase of Consumer Durables	15,248	95,17	76,35	12,467	71,13	55,07
2. Loans for Housing	24,401	709,28	593,97	21,951	623,14	543,93
3. Rest of the Personal Loans	1,38,393	1162,83	885,32	1,64,952	1617,31	1287,01
<b>VI. TRADE</b>	<b>62,950</b>	<b>926,05</b>	<b>751,02</b>	<b>34,856</b>	<b>635,63</b>	<b>529,50</b>
1. Wholesale Trade	2,631	72,63	59,63	1,645	113,73	96,54
2. Retail Trade	60,319	853,42	691,40	33,211	521,89	432,96
<b>VII. FINANCE</b>	<b>1,459</b>	<b>66,50</b>	<b>65,71</b>	<b>115</b>	<b>10,98</b>	<b>9,62</b>
<b>VIII. ALL OTHERS</b>	<b>37,940</b>	<b>233,86</b>	<b>165,59</b>	<b>19,222</b>	<b>164,31</b>	<b>130,30</b>
<b>TOTAL BANK CREDIT</b>	<b>5,57,762</b>	<b>6361,01</b>	<b>4807,96</b>	<b>3,65,612</b>	<b>4942,36</b>	<b>3939,84</b>
OF WHICH : 1. Artisans and Village & Tiny Industries	19,175	177,97	147,60	8,956	115,36	90,54
2. Other Small Scale Industries	6,667	423,19	344,50	3,767	186,95	156,84

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MARCH 2007**

**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>12,066</b>	<b>235,85</b>	<b>165,36</b>	–	–	–
1. Direct Finance	11,695	176,15	130,00	–	–	–
2. Indirect Finance	371	59,70	35,36	–	–	–
<b>II. INDUSTRY</b>	<b>11,403</b>	<b>1767,77</b>	<b>1358,30</b>	–	–	–
1. Mining & Quarrying	141	137,28	67,83	–	–	–
2. Food Manufacturing & Processing	679	192,40	145,11	–	–	–
(a) Rice Mills, Flour & Dal Mills	116	28,49	21,66	–	–	–
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	12	1,35	1,20	–	–	–
(d) Tea Processing	181	111,69	81,34	–	–	–
(e) Processing of Fruits & Vegetables	15	13,05	8,92	–	–	–
(f) Others	355	37,81	31,98	–	–	–
3. Beverage & Tobacco	45	28,30	24,52	–	–	–
4. Textiles	3,173	77,74	66,30	–	–	–
(a) Cotton Textiles	828	16,19	12,94	–	–	–
(b) Jute & Other Natural Fibre Textiles	1,833	30,64	23,82	–	–	–
(c) Handloom Textiles & Khadi	84	1,38	1,09	–	–	–
(d) Other Textiles & Textile Products	428	29,53	28,45	–	–	–
5. Paper, Paper Products & Printing	273	41,43	31,95	–	–	–
6. Leather & Leather Products	19	69	60	–	–	–
7. Rubber & Plastic Products	96	39,44	29,11	–	–	–
8. Chemicals & Chemical Products	227	36,40	28,22	–	–	–
(a) Heavy Industrial Chemicals	7	11,83	8,12	–	–	–
(b) Fertilisers	2	13	2	–	–	–
(c) Drugs & Pharmaceuticals	106	5,84	4,76	–	–	–
(d) Non-Edible Oils	3	36	31	–	–	–
(e) Other Chemicals & Chemical Products	109	18,26	15,01	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	55	162,99	141,71	–	–	–
10. Manufacture of Cement & Cement Products	110	95,52	88,02	–	–	–
11. Basic Metals & Metal Products	303	309,83	242,77	–	–	–
(a) Iron & Steel	109	262,32	200,95	–	–	–
(b) Non-Ferrous Metals	21	12,72	11,09	–	–	–
(c) Metal Products	173	34,79	30,73	–	–	–
12. Engineering	232	79,21	66,91	–	–	–
(a) Heavy Engineering	33	12,63	11,44	–	–	–
(b) Light Engineering	92	9,52	7,97	–	–	–
(c) Electrical Machinery & Goods	61	32,79	24,45	–	–	–
(d) Electronic Machinery & Goods	46	24,26	23,04	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	114	18,28	16,78	–	–	–
14. Other Industries	3,173	187,04	163,73	–	–	–
15. Electricity, Gas & Water	22	58,33	46,42	–	–	–
(a) Electricity Generation & Transmission	9	51,88	41,07	–	–	–
(b) Non-Conventional Energy	1	18	13	–	–	–
(c) Gas, Steam & Water Supply	12	6,28	5,21	–	–	–
16. Construction	2,741	302,87	198,32	–	–	–
<b>III. TRANSPORT OPERATORS</b>	<b>5,930</b>	<b>123,09</b>	<b>111,68</b>	–	–	–
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>4,802</b>	<b>398,77</b>	<b>265,49</b>	–	–	–
<b>V. PERSONAL LOANS</b>	<b>1,71,902</b>	<b>2305,22</b>	<b>1890,89</b>	–	–	–
1. Loans for Purchase of Consumer Durables	8,177	59,43	51,88	–	–	–
2. Loans for Housing	16,016	708,94	601,61	–	–	–
3. Rest of the Personal Loans	1,47,709	1536,85	1237,40	–	–	–
<b>VI. TRADE</b>	<b>22,727</b>	<b>909,52</b>	<b>681,16</b>	–	–	–
1. Wholesale Trade	3,239	211,59	166,13	–	–	–
2. Retail Trade	19,488	697,93	515,04	–	–	–
<b>VII. FINANCE</b>	<b>78</b>	<b>15,84</b>	<b>8,26</b>	–	–	–
<b>VIII. ALL OTHERS</b>	<b>13,511</b>	<b>236,41</b>	<b>206,88</b>	–	–	–
<b>TOTAL BANK CREDIT</b>	<b>2,42,419</b>	<b>5992,46</b>	<b>4688,02</b>	–	–	–
OF WHICH : 1. Artisans and Village & Tiny Industries	1,260	25,53	22,59	–	–	–
2. Other Small Scale Industries	3,375	341,51	276,10	–	–	–