

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2009

NORTH-EASTERN REGION
STATE : ASSAM

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	2,41,447	1069,58	881,74	92,194	614,18	518,20
1. Direct Finance	2,38,407	966,95	786,39	89,716	527,72	447,37
2. Indirect Finance	3,040	102,63	95,34	2,478	86,46	70,83
II. INDUSTRY	27,079	1411,18	906,65	17,132	1239,50	679,45
1. Mining & Quarrying	140	21,75	15,24	116	119,10	17,94
2. Food Manufacturing & Processing	2,644	404,96	272,42	2,206	284,04	196,22
(a) Rice Mills, Flour & Dal Mills	821	22,18	17,30	591	33,42	25,63
(b) Sugar	3	11	4	3	8	6
(c) Edible Oils & Vanaspati	103	8,20	6,84	85	11,23	8,62
(d) Tea Processing	251	347,76	225,94	221	143,12	103,61
(e) Processing of Fruits & Vegetables	29	2,50	2,32	23	12,69	2,24
(f) Others	1,437	24,21	19,98	1,283	83,50	56,05
3. Beverage & Tobacco	60	3,46	3,12	46	9,88	9,02
4. Textiles	8,717	102,94	89,69	3,006	60,81	51,06
(a) Cotton Textiles	903	10,47	9,00	319	8,08	6,48
(b) Jute & Other Natural Fibre Textiles	105	2,22	1,66	185	4,27	3,72
(c) Handloom Textiles & Khadi	5,667	31,57	25,16	1,629	11,57	9,64
(d) Other Textiles & Textile Products	2,042	58,68	53,87	873	36,89	31,21
5. Paper, Paper Products & Printing	278	7,02	5,87	279	16,41	13,24
6. Woods and Wood Products	726	9,95	8,19	494	7,80	6,69
7. Leather & Leather Products	83	3,76	2,55	104	1,63	1,28
8. Gems and Jewellery	68	1,14	1,03	55	2,05	1,64
9. Rubber & Plastic Products	108	54,08	45,71	50	3,77	3,16
10. Chemicals & Chemical Products	147	60,45	45,19	483	8,25	6,47
(a) Heavy Industrial Chemicals	4	64	51	5	27	24
(b) Fertilisers	11	6,04	6,05	14	12	12
(c) Drugs & Pharmaceuticals	37	3,61	3,49	315	3,09	2,52
(d) Non-Edible Oils	12	30,66	16,33	6	85	73
(e) Other Chemicals & Chemical Products	83	19,50	18,80	143	3,92	2,86
11. Petroleum, Coal Products & Nuclear Fuels	14	269,72	16,09	26	224,21	8,15
12. Manufacture of Cement & Cement Products	526	142,33	134,57	314	66,90	35,21
13. Basic Metals & Metal Products	557	37,81	31,14	500	19,33	14,26
(a) Iron & Steel	22	17,88	17,32	39	4,55	2,84
(b) Non-Ferrous Metals	6	52	48	15	4,66	2,93
(c) Metal Products	529	19,41	13,34	446	10,11	8,48
14. Engineering	477	47,59	38,41	1,068	131,54	115,38
(a) Heavy Engineering	20	1,22	97	98	99,31	85,51
(b) Light Engineering	264	4,62	3,57	750	10,92	9,43
(c) Electrical Machinery & Goods	116	8,43	4,19	97	18,83	18,44
(d) Electronic Machinery & Goods	77	33,31	29,69	123	2,47	1,99
15. Vehicles, Vehicle Parts & Transport Equipments	326	11,03	6,98	147	5,85	4,44
16. Other Industries	9,661	137,51	101,99	6,026	85,54	68,42
17. Electricity, Gas & Water	10	1,38	1,23	62	85,11	29,69
(a) Electricity Generation & Transmission	4	54	46	3	30,15	7,80
(b) Non-Conventional Energy	-	-	-	2	4,06	4,09
(c) Gas, Steam & Water Supply	6	84	78	57	50,90	17,80
18. Construction	2,537	94,30	87,22	2,150	107,28	97,20
(a) Other than Infrastructure	1,345	55,04	49,15	1,177	73,55	65,91
(b) Infrastructure Construction	1,192	39,26	38,07	973	33,74	31,29
III. TRANSPORT OPERATORS	8,648	97,48	76,09	5,933	137,43	103,19
IV. PROFESSIONAL AND OTHER SERVICES	16,369	180,74	153,08	9,534	234,66	171,51
1. Professional Services	7,136	37,54	30,77	3,065	26,43	21,81
2. Tourism, Hotel & Restaurants	606	10,35	8,41	658	32,93	28,21
3. Recreation services	117	2,02	1,74	57	2,42	2,15
4. IT and Telecommunications	25	2,00	1,69	61	35,48	4,90
5. Others	8,485	128,83	110,47	5,693	137,40	114,44
V. PERSONAL LOANS	1,73,977	2088,01	1661,92	2,56,090	3748,52	2950,67
1. Housing	27,902	651,56	540,37	27,442	772,12	647,46
2. Consumer Durables	14,815	101,71	77,36	14,914	97,88	69,70
3. Vehicles	8,903	137,46	97,51	20,954	336,26	247,29
4. Education	2,110	50,11	37,17	2,979	78,23	56,01
5. Personal Credit Cards	271	1,99	1,59	433	2,12	1,85
6. Others	1,19,976	1145,19	907,90	1,89,368	2461,89	1928,35
VI. TRADE	62,044	540,09	444,58	34,632	839,49	633,85
1. Wholesale Trade	3,153	73,45	63,20	1,836	128,42	102,41
2. Retail Trade	58,891	466,64	381,37	32,796	711,07	531,44
VII. FINANCE	21,643	287,09	265,16	4,033	128,60	23,32
VIII. ALL OTHERS	37,823	174,08	142,62	19,900	142,41	121,77
TOTAL BANK CREDIT	5,89,030	5848,25	4531,83	4,39,448	7084,78	5201,95

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2009

**NORTH-EASTERN REGION
STATE : ASSAM**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	16,492	298,07	236,60	–	–	–
1. Direct Finance	15,726	204,24	168,30	–	–	–
2. Indirect Finance	766	93,82	68,30	–	–	–
II. INDUSTRY	8,119	2385,23	1704,91	–	–	–
1. Mining & Quarrying	55	119,80	18,44	–	–	–
2. Food Manufacturing & Processing	657	251,82	169,45	–	–	–
(a) Rice Mills, Flour & Dal Mills	97	46,66	37,77	–	–	–
(b) Sugar	1	4	4	–	–	–
(c) Edible Oils & Vanaspati	13	2,40	2,01	–	–	–
(d) Tea Processing	170	152,78	95,36	–	–	–
(e) Processing of Fruits & Vegetables	8	2,53	2,18	–	–	–
(f) Others	368	47,42	32,09	–	–	–
3. Beverage & Tobacco	47	85,57	69,03	–	–	–
4. Textiles	865	47,95	37,75	–	–	–
(a) Cotton Textiles	213	7,24	8,38	–	–	–
(b) Jute & Other Natural Fibre Textiles	108	3,59	3,34	–	–	–
(c) Handloom Textiles & Khadi	113	2,28	1,39	–	–	–
(d) Other Textiles & Textile Products	431	34,84	24,64	–	–	–
5. Paper, Paper Products & Printing	328	68,91	55,61	–	–	–
6. Woods and Wood Products	142	40,49	28,42	–	–	–
7. Leather & Leather Products	20	1,17	1,01	–	–	–
8. Gems and Jewellery	39	1,02	69	–	–	–
9. Rubber & Plastic Products	300	73,33	53,57	–	–	–
10. Chemicals & Chemical Products	362	76,75	50,75	–	–	–
(a) Heavy Industrial Chemicals	17	12,74	10,02	–	–	–
(b) Fertilisers	11	2,83	2,79	–	–	–
(c) Drugs & Pharmaceuticals	81	22,09	14,36	–	–	–
(d) Non-Edible Oils	3	66	43	–	–	–
(e) Other Chemicals & Chemical Products	250	38,44	23,16	–	–	–
11. Petroleum, Coal Products & Nuclear Fuels	35	73,97	36,96	–	–	–
12. Manufacture of Cement & Cement Products	180	393,39	262,19	–	–	–
13. Basic Metals & Metal Products	446	455,44	363,05	–	–	–
(a) Iron & Steel	117	403,32	318,95	–	–	–
(b) Non-Ferrous Metals	21	21,02	17,34	–	–	–
(c) Metal Products	308	31,10	26,76	–	–	–
14. Engineering	988	129,65	84,06	–	–	–
(a) Heavy Engineering	49	24,70	18,27	–	–	–
(b) Light Engineering	775	52,00	28,67	–	–	–
(c) Electrical Machinery & Goods	75	20,54	11,08	–	–	–
(d) Electronic Machinery & Goods	89	32,42	26,04	–	–	–
15. Vehicles, Vehicle Parts & Transport Equipments	85	30,80	26,30	–	–	–
16. Other Industries	2,125	127,48	109,91	–	–	–
17. Electricity, Gas & Water	25	41,91	37,27	–	–	–
(a) Electricity Generation & Transmission	13	40,78	36,28	–	–	–
(b) Non-Conventional Energy	2	20	16	–	–	–
(c) Gas, Steam & Water Supply	10	92	83	–	–	–
18. Construction	1,420	365,79	300,45	–	–	–
(a) Other than Infrastructure	874	216,25	170,83	–	–	–
(b) Infrastructure Construction	546	149,53	129,62	–	–	–
III. TRANSPORT OPERATORS	7,366	235,34	187,12	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	8,810	697,24	535,93	–	–	–
1. Professional Services	1,596	62,66	40,78	–	–	–
2. Tourism, Hotel & Restaurants	431	73,61	59,64	–	–	–
3. Recreation services	129	54,34	47,97	–	–	–
4. IT and Telecommunications	81	15,31	12,46	–	–	–
5. Others	6,573	491,32	375,08	–	–	–
V. PERSONAL LOANS	2,09,335	3611,98	2742,74	–	–	–
1. Housing	21,628	1012,70	853,34	–	–	–
2. Consumer Durables	11,890	98,10	58,00	–	–	–
3. Vehicles	48,353	717,91	486,23	–	–	–
4. Education	4,202	129,36	97,06	–	–	–
5. Personal Credit Cards	740	6,92	3,76	–	–	–
6. Others	1,22,522	1647,01	1244,34	–	–	–
VI. TRADE	19,113	1172,71	938,52	–	–	–
1. Wholesale Trade	1,512	293,57	227,28	–	–	–
2. Retail Trade	17,601	879,14	711,24	–	–	–
VII. FINANCE	462	21,57	12,63	–	–	–
VIII. ALL OTHERS	12,819	248,91	203,10	–	–	–
TOTAL BANK CREDIT	2,82,516	8671,06	6561,56	–	–	–