

State : Assam

Table No. 5.7 – State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March 2000

NORTH-EASTERN REGION			(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	1,32,996	154,60	148,35	31,502	64,20	56,12
1. Direct Finance	1,31,130	150,13	144,46	30,826	59,78	52,37
2. Indirect Finance	1,866	4,47	3,89	676	4,42	3,75
II. INDUSTRY	49,111	395,70	267,39	24,862	413,80	386,49
1. Mining & Quarrying	8	2,25	1,50	15	169,68	169,40
2. Food Manufacturing & Processing	974	120,56	71,03	785	70,88	49,27
(a) Rice Mills, Flour & Dal Mills	423	3,80	3,63	238	9,88	8,76
(b) Sugar	1	26	26	1	90	1,33
(c) Edible Oils & Vanaspati	66	16,76	7,35	65	3,66	2,68
(d) Tea Processing	61	95,83	56,15	94	50,19	31,39
(e) Processing of Fruits & Vegetables	1	4	4	13	68	56
(f) Others	422	3,87	3,60	374	5,57	4,56
3. Beverage & Tobacco	5	92	67	5	40	33
4. Textiles	1,209	77,55	41,58	871	37,33	31,08
(a) Cotton Textiles	229	1,75	1,70	80	15,82	11,25
(b) Jute Textiles	1	25	85	7	34	27
(c) Handloom Textiles & Khadi	425	3,39	2,40	239	1,77	1,80
(d) Other Textiles	554	72,15	36,62	545	19,40	17,75
5. Paper, Paper Products & Printing	158	95	93	217	3,55	3,30
6. Leather & Leather Products	18	5,88	3,07	49	2,61	2,28
7. Rubber & Rubber Products	4	13	10	36	96	82
8. Chemicals & Chemical Products	153	52,44	23,56	139	5,31	4,13
(a) Heavy Industrial Chemicals	1	15	7	5	49	42
(b) Fertilisers	-	-	-	3	1,07	64
(c) Drugs & Pharmaceuticals	23	4,01	4,15	25	61	51
(d) Non-Edible Oils	-	-	-	3	41	9
(e) Other Chemicals & Chemical Products	129	48,28	19,34	103	2,74	2,47
9. Petroleum, Coal Products & Nuclear Fuels	8	3,32	1,94	16	8,64	8,63
10. Manufacture of Cement & Cement Products	106	2,26	2,26	77	2,70	1,92
11. Basic Metals & Metal Products	284	10,81	10,02	240	6,89	5,96
(a) Iron & Steel	4	7,56	6,96	28	2,92	2,60
(b) Non-Ferrous Metals	3	26	17	2	81	46
(c) Other Metal Products	277	2,99	2,89	210	3,17	2,90
12. Engineering	158	8,40	7,76	214	4,75	4,90
(a) Heavy Engineering	3	31	12	12	1,24	1,36
(b) Light Engineering	41	1,44	1,35	93	1,60	1,64
(c) Electrical Machinery & Goods	108	5,89	5,62	103	1,66	1,67
(d) Electronic Machinery & Goods	6	76	67	6	24	23
13. Vehicles, Vehicle Parts & Transport Equipments	121	1,27	1,23	172	3,18	2,61
14. Other Industries	45,443	105,46	98,30	21,492	91,43	96,24
15. Electricity, Gas & Water	2	6	7	1	5	5
(a) Electricity Generation & Transmission	1	4	5	1	5	5
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	1	2	2	-	-	-
16. Construction	460	3,45	3,37	533	5,44	5,57
III. TRANSPORT OPERATORS	12,576	54,67	50,76	5,548	52,59	43,02
IV. PROFESSIONAL AND OTHER SERVICES	19,726	31,24	30,67	9,140	29,72	26,72
V. PERSONAL LOANS	64,122	144,50	129,11	58,034	193,73	169,54
1. Loans for Purchase of Consumer Durables	7,252	14,06	11,32	9,329	24,42	19,68
2. Loans for Housing	9,244	44,41	41,41	8,288	69,02	62,90
3. Rest of the Personal Loans	47,626	86,02	76,37	40,417	100,29	86,96
VI. TRADE	84,858	191,97	185,98	40,392	194,96	176,74
1. Wholesale Trade	1,773	24,32	24,02	2,850	31,77	28,35
2. Retail Trade	83,085	167,65	161,96	37,542	163,19	148,39
VII. FINANCE	215	1,26	1,25	368	3,20	3,11
VIII. ALL OTHERS	42,362	240,39	230,87	21,478	93,38	87,98

TOTAL BANK CREDIT	4,05,966	1214,33	1044,38	1,91,324	1045,58	949,71
OF WHICH: 1. Artisans & Village Industries	19,120	27,30	27,20	7,981	16,00	16,21
2. Other Small Scale Industries	24,740	119,54	98,36	12,756	95,18	90,24

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	5,809	88,87	84,84	-	-	-
1. Direct Finance	5,602	18,57	17,45	-	-	-
2. Indirect Finance	207	70,31	67,39	-	-	-
II. INDUSTRY	16,697	321,39	279,28	-	-	-
1. Mining & Quarrying	10	1,92	1,48	-	-	-
2. Food Manufacturing & Processing	377	82,95	58,11	-	-	-
(a) Rice Mills, Flour & Dal Mills	142	8,75	8,08	-	-	-
(b) Sugar	1	3	2	-	-	-
(c) Edible Oils & Vanaspati	10	1,80	1,18	-	-	-
(d) Tea Processing	70	62,94	40,96	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-
(f) Others	154	9,42	7,87	-	-	-
3. Beverage & Tobacco	6	60	23	-	-	-
4. Textiles	255	19,49	19,87	-	-	-
(a) Cotton Textiles	16	2,71	3,79	-	-	-
(b) Jute Textiles	6	31	27	-	-	-
(c) Handloom Textiles & Khadi	37	31	39	-	-	-
(d) Other Textiles	196	16,16	15,42	-	-	-
5. Paper, Paper Products & Printing	295	9,00	7,63	-	-	-
6. Leather & Leather Products	15	28	26	-	-	-
7. Rubber & Rubber Products	26	1,80	1,95	-	-	-
8. Chemicals & Chemical Products	179	21,18	19,43	-	-	-
(a) Heavy Industrial Chemicals	1	1,44	1,44	-	-	-
(b) Fertilisers	5	1,06	88	-	-	-
(c) Drugs & Pharmaceuticals	34	2,22	2,33	-	-	-
(d) Non-Edible Oils	3	1,01	1,01	-	-	-
(e) Other Chemicals & Chemical Products	136	15,45	13,78	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	8	2,83	3,60	-	-	-
10. Manufacture of Cement & Cement Products	31	14,53	14,53	-	-	-
11. Basic Metals & Metal Products	395	42,84	38,37	-	-	-
(a) Iron & Steel	59	34,73	30,40	-	-	-
(b) Non-Ferrous Metals	3	60	49	-	-	-
(c) Other Metal Products	333	7,51	7,47	-	-	-
12. Engineering	230	11,70	8,14	-	-	-
(a) Heavy Engineering	4	17	6	-	-	-
(b) Light Engineering	74	1,13	1,12	-	-	-
(c) Electrical Machinery & Goods	125	7,18	3,82	-	-	-
(d) Electronic Machinery & Goods	27	3,22	3,15	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	115	4,37	3,54	-	-	-
14. Other Industries	14,436	91,39	86,88	-	-	-
15. Electricity, Gas & Water	7	3,18	3,13	-	-	-
(a) Electricity Generation & Transmission	5	3,03	2,99	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	2	15	14	-	-	-
16. Construction	312	13,30	12,14	-	-	-
III. TRANSPORT OPERATORS	3,842	38,66	33,42	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	6,571	44,85	41,20	-	-	-
V. PERSONAL LOANS	53,847	233,49	204,37	-	-	-
1. Loans for Purchase of Consumer Durables	9,744	28,99	24,40	-	-	-
2. Loans for Housing	8,511	92,27	83,74	-	-	-
3. Rest of the Personal Loans	35,592	112,23	96,23	-	-	-
VI. TRADE	16,969	182,10	162,78	-	-	-
1. Wholesale Trade	2,197	51,21	43,24	-	-	-
2. Retail Trade	14,772	130,89	119,54	-	-	-
VII. FINANCE	117	9,59	7,55	-	-	-
VIII. ALL OTHERS	27,942	199,00	186,48	-	-	-
TOTAL BANK CREDIT	1,31,794	1117,94	999,93	-	-	-
OF WHICH: 1. Artisans & Village Industries	5,960	9,52	9,38	-	-	-
2. Other Small Scale Industries	6,002	74,63	67,91	-	-	-