

**Table No.5.7 - State and Population Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation
March 1996 (Part 9 of 32)**

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	2,63,594	184,64	190,29	55,982	63,17	56,44
1. Direct Finance	2,62,933	164,15	170,26	54,628	50,68	45,38
2. Indirect Finance	661	20,49	20,03	1,354	12,49	11,06
II. INDUSTRY	61,423	232,32	206,58	30,588	278,87	242,20
1. Mining & Quarrying	131	8,32	7,89	27	1,06	1,06
2. Food Manufacturing and Processing	1,950	111,66	90,51	1,338	134,93	100,16
(a) Rice Mills, Flour and Dal Mills	361	3,96	4,07	293	6,97	6,30
(b) Sugar	1	26	26	2	93	1,36
(c) Edible Oils and Vanaspati	99	5,34	5,07	76	2,96	2,12
(d) Tea Processing	108	93,05	73,06	103	114,97	81,95
(e) Processing of Fruits & Vegetables	14	5	5	16	15	14
(f) Others	1,367	9,00	7,99	848	8,94	8,28
3. Beverage and Tobacco	11	11	11	37	40	38
4. Textiles	1,146	9,99	9,49	1,148	9,41	10,22
(a) Cotton Textiles	269	4,92	4,48	136	2,72	2,94
(b) Jute Textiles	21	7	7	15	80	72
(c) Handloom Textiles & Khadi	277	1,52	1,58	468	3,00	3,66
(d) Other Textiles	579	3,48	3,35	529	2,88	2,89
5. Paper, Paper Products and Printing	135	10,51	6,47	305	18,90	15,04
6. Leather and Leather Products	44	89	92	67	77	86
7. Rubber and Rubber Products	26	37	31	38	58	56
8. Chemicals and Chemical Products	124	1,56	1,38	182	3,68	4,08
(a) Heavy Industrial Chemicals	8	25	18	7	5	5
(b) Fertilizers	2	1	1	3	7	45
(c) Drugs and Pharmaceuticals	15	16	17	27	61	1,15
(d) Non-Edible Oils	5	2	2	8	11	13
(e) Other Chemicals & Chemical Products	94	1,12	1,01	137	2,83	2,30
9. Petroleum, Coal Products & Nuclear Fuels	16	3,80	3,77	41	5,42	5,54
10. Manufacture of Cement & Cement Products	255	1,37	1,77	193	1,47	1,42
11. Basic Metals & Metal Products	321	4,64	4,47	487	6,72	7,14
(a) Iron and Steel	67	42	42	128	3,81	4,06
(b) Non-Ferrous Metals	25	71	77	20	25	30
(c) Other Metal Products	229	3,50	3,27	339	2,66	2,78
12. Engineering	180	8,94	8,78	192	3,84	3,33
(a) Heavy Engineering	32	3,16	3,09	13	78	24
(b) Light Engineering	52	83	76	53	71	95
(c) Electrical Machinery & Goods	31	3,14	3,07	66	1,80	1,57
(d) Electronic Machinery & Goods	65	1,81	1,86	60	56	56
13. Vehicles, Vehicle Parts & Transport						

Equipments	96	2,06	1,72	124	1,91	1,62
14. Other Industries	56,616	62,81	64,02	26,004	83,07	83,15
15. Electricity, Gas & Water	153	1,80	1,60	69	58	59
(a) Electricity Generation & Transmission	148	1,76	1,56	61	52	53
(b) Non-Conventional Energy	1	-	1	1	-	-
(c) Gas, Steam & Water Supply	4	4	4	7	5	5
16. Construction	219	3,49	3,36	336	6,12	7,05
III. TRANSPORT OPERATORS	19,401	40,64	41,28	8,532	33,36	29,81
IV. PROFESSIONAL AND OTHER SERVICES	28,974	33,70	33,55	12,412	25,87	25,92
V. PERSONAL LOANS	49,450	82,01	84,65	41,076	88,52	82,13
1. Loans for Purchase of Consumer Durables	1,748	2,39	2,07	3,193	4,33	3,88
2. Loans for Housing	2,683	19,06	18,02	3,515	26,19	23,30
3. Rest of the Personal Loans	45,019	60,56	64,56	34,368	57,99	54,95
VI. TRADE	1,68,889	192,09	164,21	59,455	119,60	113,44
1. Wholesale Trade	802	13,05	8,82	2,528	25,69	22,65
2. Retail Trade	1,68,087	179,04	155,39	56,927	93,91	90,79
VII. FINANCE	110	7,52	6,28	105	3,71	3,59
VIII. ALL OTHERS	35,335	45,62	44,55	17,452	30,39	29,71
TOTAL BANK CREDIT	6,27,176	818,55	771,40	2,25,602	643,48	583,23
OF WHICH : 1. Artisans & Village Industries	27,747	21,46	22,18	13,084	11,19	11,48
2. Other Small Scale Industries	27,660	55,09	55,40	14,514	66,72	68,35

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	20,263	73,74	72,28	-	-	-
1. Direct Finance	20,110	27,89	24,92	-	-	-
2. Indirect Finance	153	45,84	47,36	-	-	-
II. INDUSTRY	36,073	298,75	271,03	-	-	-
1. Mining & Quarrying	30	2,86	2,95	-	-	-
2. Food Manufacturing and Processing	440	65,91	63,83	-	-	-
(a) Rice Mills, Flour and Dal Mills	73	5,11	5,21	-	-	-
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils and Vanaspati	26	2,49	2,85	-	-	-
(d) Tea Processing	80	38,89	37,95	-	-	-
(e) Processing of Fruits & Vegetables	5	5	7	-	-	-
(f) Others	256	19,36	17,76	-	-	-
3. Beverage and Tobacco	12	20	21	-	-	-
4. Textiles	263	12,94	13,35	-	-	-
(a) Cotton Textiles	45	10,13	10,46	-	-	-
(b) Jute Textiles	10	45	39	-	-	-
(c) Handloom Textiles & Khadi	30	25	35	-	-	-
(d) Other Textiles	178	2,12	2,15	-	-	-
5. Paper, Paper Products and Printing	308	7,66	7,14	-	-	-
6. Leather and Leather Products	20	14	15	-	-	-
7. Rubber and Rubber Products	42	2,17	2,00	-	-	-
8. Chemicals and Chemical Products	376	30,45	26,99	-	-	-
(a) Heavy Industrial Chemicals	33	2,03	2,02	-	-	-
(b) Fertilizers	62	2,39	2,15	-	-	-

(c) Drugs and Pharmaceuticals	44	2,61	2,49	-	-	-
(d) Non-Edible Oils	9	12	11	-	-	-
(e) Other Chemicals & Chemical Products	228	23,32	20,22	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	33	14,42	14,39	-	-	-
10. Manufacture of Cement & Cement Products	66	7,06	7,54	-	-	-
11. Basic Metals & Metal Products	442	20,27	19,46	-	-	-
(a) Iron and Steel	59	11,89	11,79	-	-	-
(b) Non-Ferrous Metals	5	14	23	-	-	-
(c) Other Metal Products	378	8,24	7,44	-	-	-
12. Engineering	163	20,65	14,06	-	-	-
(a) Heavy Engineering	8	11,49	4,72	-	-	-
(b) Light Engineering	54	89	83	-	-	-
(c) Electrical Machinery & Goods	58	2,34	2,46	-	-	-
(d) Electronic Machinery & Goods	43	5,92	6,05	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	95	4,51	4,85	-	-	-
14. Other Industries	33,583	103,83	88,59	-	-	-
15. Electricity, Gas & Water	17	90	94	-	-	-
(a) Electricity Generation & Transmission	12	86	88	-	-	-
(b) Non-Conventional Energy	1	1	2	-	-	-
(c) Gas, Steam & Water Supply	4	4	4	-	-	-
16. Construction	183	4,78	4,59	-	-	-
III. TRANSPORT OPERATORS	7,826	31,38	28,83	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	13,375	31,45	30,90	-	-	-
V. PERSONAL LOANS	30,587	78,65	72,64	-	-	-
1. Loans for Purchase of Consumer Durables	3,229	4,10	3,55	-	-	-
2. Loans for Housing	2,331	23,09	20,78	-	-	-
3. Rest of the Personal Loans	25,027	51,47	48,31	-	-	-
VI. TRADE	22,578	90,54	85,64	-	-	-
1. Wholesale Trade	1,012	36,48	33,72	-	-	-
2. Retail Trade	21,566	54,05	51,91	-	-	-
VII. FINANCE	155	8,89	8,31	-	-	-
VIII. ALL OTHERS	34,158	59,23	63,12	-	-	-
TOTAL BANK CREDIT	1,65,015	672,62	632,75	-	-	-
OF WHICH : 1. Artisans & Village Industries	15,167	17,21	17,35	-	-	-
2. Other Small Scale Industries	14,798	75,59	76,18	-	-	-