

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1999 (Part 9 of 32)**

NORTH-EASTERN REGION (contd.)

STATE : ASSAM

(Amount in Rupees Lakh)						
OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	31,521	69,23	54,78	82,365	165,98	152,92
1. Direct Finance	30,522	57,22	46,67	81,367	139,83	129,95
2. Indirect Finance	999	12,01	8,11	998	26,15	22,97
II. INDUSTRY	27,355	538,93	409,92	56,086	570,65	493,46
1. Mining & Quarrying	12	9,12	8,32	17	4,72	3,29
2. Food Manufacturing & Processing	388	121,07	72,33	1,082	179,75	141,87
(a) Rice Mills, Flour & Dal Mills	158	12,99	10,10	325	13,52	11,76
(b) Sugar	-	-	-	4	1,23	1,64
(c) Edible Oils & Vanaspati	31	11,90	9,51	69	23,83	11,42
(d) Tea Processing	61	83,69	41,47	176	133,31	109,78
(e) Processing of Fruits & Vegetables	1	9	9	3	38	38
(f) Others	137	12,39	11,14	505	7,49	6,90
3. Beverage & Tobacco	5	1,14	42	7	72	50
4. Textiles	791	39,55	37,82	1,523	21,61	20,97
(a) Cotton Textiles	38	15,33	13,89	110	3,86	4,90
(b) Jute Textiles	1	2	2	9	65	69
(c) Handloom Textiles & Khadi	296	1,81	1,76	689	6,15	6,43
(d) Other Textiles	456	22,39	22,15	715	10,95	8,96
5. Paper, Paper Products & Printing	171	6,82	5,33	353	8,19	7,01
6. Leather & Leather Products	33	2,29	2,07	47	60	58
7. Rubber & Rubber Products	14	1,35	1,30	36	2,42	2,34
8. Chemicals & Chemical Products	219	24,20	21,34	213	29,11	17,16
(a) Heavy Industrial Chemicals	3	37	37	4	1,89	1,89
(b) Fertilisers	2	90	14	5	1,19	1,31
(c) Drugs & Pharmaceuticals	55	3,05	2,05	57	7,15	6,89
(d) Non-Edible Oils	3	10	11	3	30	16
(e) Other Chemicals & Chemical Products	156	19,77	18,68	144	18,58	6,92
9. Petroleum, Coal Products & Nuclear Fuels	12	11,57	6,80	18	12,65	12,73
10. Manufacture of Cement & Cement Products	82	21,16	19,05	179	9,95	9,94
11. Basic Metals & Metal Products	317	55,36	46,21	657	29,04	22,72
(a) Iron & Steel	108	36,48	29,74	39	19,46	13,52
(b) Non-Ferrous Metals	13	4,43	3,42	1	9	8
(c) Other Metal Products	196	14,46	13,05	617	9,48	9,12
12. Engineering	211	109,01	88,96	517	37,82	30,71
(a) Heavy Engineering	27	60,32	49,23	14	4,69	1,76
(b) Light Engineering	55	10,15	9,94	144	16,89	12,50
(c) Electrical Machinery & Goods	115	21,44	13,44	324	8,89	8,76

	(d) Electronic Machinery & Goods	14	17,09	16,35	35	7,35	7,69
13.	Vehicles, Vehicle Parts & Transport Equipments	148	22,94	7,29	182	5,05	4,85
14.	Other Industries	24,913	105,75	85,41	50,149	207,49	198,36
15.	Electricity, Gas & Water	22	5,66	5,50	18	1,11	71
	(a) Electricity Generation & Transmission	21	4,66	4,41	11	93	58
	(b) Non-Conventional Energy	1	1,00	1,09	-	-	-
	(c) Gas, Steam & Water Supply	-	-	-	7	18	13
16.	Construction	17	1,94	1,77	1,088	20,40	19,71
III.	TRANSPORT OPERATORS	2,271	27,17	23,30	6,349	69,64	63,48
IV.	PROFESSIONAL AND OTHER SERVICES	2,300	27,60	23,36	20,995	63,44	59,04
V.	PERSONAL LOANS	62,523	193,02	173,73	61,279	213,17	187,96
1.	Loans for Purchase of Consumer Durables	13,187	23,11	21,05	6,731	15,59	13,18
2.	Loans for Housing	5,545	81,33	74,75	6,687	67,03	59,97
3.	Rest of the Personal Loans	43,791	88,57	77,93	47,861	130,55	114,81
VI.	TRADE	39,406	248,15	218,94	78,885	307,21	271,11
1.	Wholesale Trade	2,375	124,54	115,30	3,883	66,86	54,66
2.	Retail Trade	37,031	123,62	103,64	75,002	240,35	216,45
VII.	FINANCE	283	2,07	1,78	262	8,63	7,11
VIII.	ALL OTHERS	10,000	26,10	24,26	95,305	336,56	315,10
TOTAL BANK CREDIT		1,75,659	1132,26	930,06	4,01,526	1735,28	1550,18
<i>OF WHICH:</i> 1. Artisans & Village Industries		8,452	15,87	15,54	19,655	35,74	35,52
2. Other Small Scale Industries		18,718	170,48	143,83	30,004	186,30	167,32

OCCUPATION		FOREIGN BANKS			REGIONAL RURAL BANKS		
		No. of	Credit	Amount	No. of	Credit	Amount
		Accounts	Limit	Out-standing	Accounts	Limit	Out-standing
		7	8	9	10	11	12
I.	AGRICULTURE	-	-	-	66,949	64,98	58,34
1.	Direct Finance	-	-	-	66,879	60,02	55,98
2.	Indirect Finance	-	-	-	70	4,97	2,36
II.	INDUSTRY	6	31,79	9,86	16,423	20,75	21,09
1.	Mining & Quarrying	-	-	-	-	-	-
2.	Food Manufacturing & Processing	5	31,71	9,82	116	2,55	2,48
	(a) Rice Mills, Flour & Dal Mills	-	-	-	72	1,52	1,52
	(b) Sugar	-	-	-	1	6	4
	(c) Edible Oils & Vanaspati	-	-	-	6	12	9
	(d) Tea Processing	5	31,71	9,82	-	-	-
	(e) Processing of Fruits & Vegetables	-	-	-	9	43	42
	(f) Others	-	-	-	28	43	41
3.	Beverage & Tobacco	-	-	-	-	-	-
4.	Textiles	-	-	-	30	28	33
	(a) Cotton Textiles	-	-	-	11	11	15
	(b) Jute Textiles	-	-	-	-	-	-
	(c) Handloom Textiles & Khadi	-	-	-	8	11	11
	(d) Other Textiles	-	-	-	11	6	7
5.	Paper, Paper Products & Printing	-	-	-	17	46	48
6.	Leather & Leather Products	-	-	-	1	-	1
7.	Rubber & Rubber Products	-	-	-	1	2	2

8.	Chemicals & Chemical Products	-	-	-	22	54	59
	(a) Heavy Industrial Chemicals	-	-	-	-	-	-
	(b) Fertilisers	-	-	-	-	-	-
	(c) Drugs & Pharmaceuticals	-	-	-	13	33	32
	(d) Non-Edible Oils	-	-	-	-	-	-
	(e) Other Chemicals & Chemical Products	-	-	-	9	20	27
9.	Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-
10.	Manufacture of Cement & Cement Products	-	-	-	6	2	3
11.	Basic Metals & Metal Products	-	-	-	21	27	25
	(a) Iron & Steel	-	-	-	-	-	-
	(b) Non-Ferrous Metals	-	-	-	-	-	-
	(c) Other Metal Products	-	-	-	21	27	25
12.	Engineering	-	-	-	43	19	18
	(a) Heavy Engineering	-	-	-	-	-	-
	(b) Light Engineering	-	-	-	3	4	3
	(c) Electrical Machinery & Goods	-	-	-	40	15	15
	(d) Electronic Machinery & Goods	-	-	-	-	-	-
13.	Vehicles, Vehicle Parts & Transport Equipments	-	-	-	9	26	24
14.	Other Industries	1	8	4	16,112	15,61	15,77
15.	Electricity, Gas & Water	-	-	-	-	-	-
	(a) Electricity Generation & Transmission	-	-	-	-	-	-
	(b) Non-Conventional Energy	-	-	-	-	-	-
	(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16.	Construction	-	-	-	45	55	72
III.	TRANSPORT OPERATORS	-	-	-	7,919	30,94	25,75
IV.	PROFESSIONAL AND OTHER SERVICES	1	22	25	10,423	11,78	10,37
V.	PERSONAL LOANS	62	21	19	27,149	48,49	42,76
	1. Loans for Purchase of Consumer Durables	7	11	11	5,818	10,78	8,86
	2. Loans for Housing	-	-	-	1,116	14,07	13,12
	3. Rest of the Personal Loans	55	10	8	20,215	23,65	20,77
VI.	TRADE	4	8,70	1,51	47,514	51,68	48,49
	1. Wholesale Trade	4	8,70	1,51	129	2,92	2,58
	2. Retail Trade	-	-	-	47,385	48,76	45,91
VII.	FINANCE	-	-	-	1	1	1
VIII.	ALL OTHERS	59	1,00	97	5,457	5,73	4,99
TOTAL BANK CREDIT		132	41,91	12,78	1,81,835	234,37	211,80
<i>OF WHICH:</i> 1. Artisans & Village Industries		-	-	-	9,572	9,33	9,47
2. Other Small Scale Industries		1	8	4	6,113	8,59	8,77

OCCUPATION	OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	13	14	15	16	17	18
I. AGRICULTURE	51	21	18	1,80,886	300,41	266,22
1. Direct Finance	50	17	14	1,78,818	257,24	232,75

	2. Indirect Finance	1	4	4	2,068	43,16	33,47
II.	INDUSTRY	240	18,04	16,93	1,00,110	1180,16	951,25
	1. Mining & Quarrying	-	-	-	29	13,85	11,61
	2. Food Manufacturing & Processing	8	1,18	1,18	1,599	336,26	227,67
	(a) Rice Mills, Flour & Dal Mills	3	44	45	558	28,48	23,83
	(b) Sugar	-	-	-	5	1,29	1,67
	(c) Edible Oils & Vanaspati	-	-	-	106	35,84	21,03
	(d) Tea Processing	1	70	70	243	249,40	161,77
	(e) Processing of Fruits & Vegetables	-	-	-	13	90	89
	(f) Others	4	4	3	674	20,35	18,48
	3. Beverage & Tobacco	-	-	-	12	1,86	91
	4. Textiles	14	13	9	2,358	61,58	59,23
	(a) Cotton Textiles	-	-	-	159	19,30	18,94
	(b) Jute Textiles	-	-	-	10	68	71
	(c) Handloom Textiles & Khadi	-	-	-	993	8,07	8,31
	(d) Other Textiles	14	13	9	1,196	33,53	31,27
	5. Paper, Paper Products & Printing	6	7	6	547	15,54	12,88
	6. Leather & Leather Products	2	1	1	83	2,90	2,66
	7. Rubber & Rubber Products	2	10	10	53	3,90	3,76
	8. Chemicals & Chemical Products	1	3	3	455	53,87	39,12
	(a) Heavy Industrial Chemicals	-	-	-	7	2,25	2,26
	(b) Fertilisers	-	-	-	7	2,09	1,45
	(c) Drugs & Pharmaceuticals	1	3	3	126	10,57	9,29
	(d) Non-Edible Oils	-	-	-	6	40	26
	(e) Other Chemicals & Chemical Products	-	-	-	309	38,55	25,86
	9. Petroleum, Coal Products & Nuclear Fuels	1	26	33	31	24,48	19,86
	10. Manufacture of Cement & Cement Products	-	-	-	267	31,13	29,02
	11. Basic Metals & Metal Products	4	1,18	1,02	999	85,85	70,20
	(a) Iron & Steel	4	1,18	1,02	151	57,13	44,27
	(b) Non-Ferrous Metals	-	-	-	14	4,52	3,51
	(c) Other Metal Products	-	-	-	834	24,21	22,42
	12. Engineering	5	13	6	776	147,15	119,90
	(a) Heavy Engineering	-	-	-	41	65,01	50,99
	(b) Light Engineering	4	4	3	206	27,12	22,51
	(c) Electrical Machinery & Goods	-	-	-	479	30,49	22,34
	(d) Electronic Machinery & Goods	1	8	3	50	24,52	24,06
	13. Vehicles, Vehicle Parts & Transport Equipments	3	1,46	1,73	342	29,72	14,11
	14. Other Industries	194	13,50	12,33	91,369	342,42	311,91
	15. Electricity, Gas & Water	-	-	-	40	6,76	6,21
	(a) Electricity Generation & Transmission	-	-	-	32	5,59	4,99
	(b) Non-Conventional Energy	-	-	-	1	1,00	1,09
	(c) Gas, Steam & Water Supply	-	-	-	7	18	13
	16. Construction	-	-	-	1,150	22,89	22,19
III.	TRANSPORT OPERATORS	175	6,06	4,26	16,714	133,81	116,79
IV.	PROFESSIONAL AND OTHER SERVICES	129	2,88	2,72	33,848	105,91	95,74
V.	PERSONAL LOANS	1,464	5,81	5,13	1,52,477	460,70	409,76
	1. Loans for Purchase of Consumer Durables	113	19	14	25,856	49,78	43,34

2. Loans for Housing	60	1,09	89	13,408	163,52	148,74
3. Rest of the Personal Loans	1,291	4,54	4,10	1,13,213	247,40	217,68
VI. TRADE	365	4,69	3,66	1,66,174	620,43	543,72
1. Wholesale Trade	23	1,73	1,42	6,414	204,74	175,47
2. Retail Trade	342	2,96	2,25	1,59,760	415,68	368,25
VII. FINANCE	1	2	2	547	10,73	8,92
VIII. ALL OTHERS	354	2,43	2,20	1,11,175	371,82	347,52
TOTAL BANK CREDIT	2,779	40,15	35,10	7,61,931	3183,96	2739,92
<i>OF WHICH:</i> 1. Artisans & Village Industries	23	9	9	37,702	61,03	60,62
2. Other Small Scale Industries	187	8,22	7,59	55,023	373,67	327,54