

Table No. 5.6 – State and Bank Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2001

State : Assam

NORTH - EASTERN REGION

(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	19,332	79,35	63,08	49,765	175,40	162,54
1. Direct Finance	19,230	64,23	52,89	48,910	151,54	141,77
2. Indirect Finance	102	15,12	10,19	855	23,86	20,77
II. INDUSTRY	24,898	459,64	364,83	34,559	1034,94	908,67
1. Mining & Quarrying	9	103,80	83,29	34	4,83	4,46
2. Food Manufacturing & Processing	161	43,87	32,50	1,286	165,88	146,17
(a) Rice Mills, Flour & Dal Mills	34	4,57	3,41	426	16,12	15,30
(b) Sugar	—	—	—	3	1,21	1,76
(c) Edible Oils & Vanaspati	19	7,18	7,54	63	3,82	3,50
(d) Tea Processing	40	19,95	13,89	176	134,55	116,36
(e) Processing of Fruits & Vegetables	7	42	28	3	13	12
(f) Others	61	11,75	7,38	615	10,04	9,12
3. Beverage & Tobacco	3	58	55	3	30	26
4. Textiles	79	25,67	29,11	2,403	36,26	29,53
(a) Cotton Textiles	30	8,24	10,03	249	6,18	7,30
(b) Jute Textiles	1	55	94	26	1,97	1,53
(c) Handloom Textiles & Khadi	2	13	13	902	4,87	4,70
(d) Other Textiles	46	16,74	18,01	1,226	23,23	16,00
5. Paper, Paper Products & Printing	67	14,73	5,34	402	11,89	10,37
6. Leather & Leather Products	7	1,06	1,09	68	1,11	96
7. Rubber & Rubber Products	22	3,42	2,67	51	2,84	3,15
8. Chemicals & Chemical Products	103	45,24	30,61	383	44,35	20,08
(a) Heavy Industrial Chemicals	4	2,61	2,62	4	2,10	1,92
(b) Fertilisers	2	15,38	8,61	5	56	1,57
(c) Drugs & Pharmaceuticals	9	82	82	220	5,93	6,28
(d) Non-Edible Oils	2	10,05	6,16	3	1,35	1,14
(e) Other Chemicals & Chemical Products	86	16,37	12,41	151	34,41	9,17
9. Petroleum, Coal Products & Nuclear Fuels	6	29,08	24,18	32	248,37	246,14
10. Manufacture of Cement & Cement Products	23	14,64	14,11	173	5,66	5,26
11. Basic Metals & Metal Products	112	49,47	37,31	655	72,08	55,01
(a) Iron & Steel	34	30,59	28,10	34	60,72	44,79
(b) Non-Ferrous Metals	4	76	53	3	96	13
(c) Other Metal Products	74	18,12	8,68	618	10,41	10,08
12. Engineering	68	23,03	11,87	435	25,03	23,99
(a) Heavy Engineering	10	67	51	7	59	52
(b) Light Engineering	22	2,95	2,70	115	4,76	3,78
(c) Electrical Machinery & Goods	27	18,58	7,92	279	10,19	10,31
(d) Electronic Machinery & Goods	9	84	73	34	9,50	9,37
13. Vehicles, Vehicle Parts & Transport Equipments	22	6,48	3,20	259	54,75	54,27
14. Other Industries	24,194	85,87	75,82	27,540	332,46	281,35
15. Electricity, Gas & Water	10	2,80	2,73	6	95	96
(a) Electricity Generation & Transmission	4	2,16	2,21	5	93	94
(b) Non-Conventional Energy	1	16	24	—	—	—
(c) Gas, Steam & Water Supply	5	49	28	1	2	2
16. Construction	12	9,89	10,45	829	28,19	26,72
III. TRANSPORT OPERATORS	1,089	20,71	14,79	4,764	65,74	57,97
IV. PROFESSIONAL AND OTHER SERVICES	4,415	40,99	26,98	18,634	79,79	73,96
V. PERSONAL LOANS	72,738	318,92	274,61	90,888	365,85	322,81
1. Loans for Purchase of Consumer Durables	10,720	28,11	21,07	14,950	46,81	40,19
2. Loans for Housing	9,612	129,62	121,96	10,818	103,87	93,12
3. Rest of the Personal Loans	52,406	161,19	131,58	65,120	215,18	189,50
VI. TRADE	11,531	125,08	96,14	43,579	322,46	287,45
1. Wholesale Trade	1,037	39,67	35,84	3,803	89,71	80,55

2. Retail Trade	10,494	85,41	60,30	39,776	232,74	206,89
VII. FINANCE	22	19,84	15,71	93	50,22	9,48
VIII. ALL OTHERS	32,455	429,42	415,75	50,758	370,11	342,27
TOTAL BANK CREDIT	1,66,480	1493,95	1271,89	2,93,040	2464,52	2165,16
<i>OF WHICH:</i> 1. Artisans & Village Industries	6,429	11,23	12,57	7,803	32,92	31,14
2. Other Small Scale Industries	12,490	140,25	100,75	16,155	141,21	135,23

NORTHERN REGION

(Amount in Rupees Lakh)

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	2	14	14	57,688	60,67	51,99
1. Direct Finance	2	14	14	57,525	57,86	50,13
2. Indirect Finance	—	—	—	163	2,81	1,85
II. INDUSTRY	25	34,20	24,12	21,244	30,76	28,29
1. Mining & Quarrying	—	—	—	2	9	6
2. Food Manufacturing & Processing	9	31,38	22,37	151	4,13	3,72
(a) Rice Mills, Flour & Dal Mills	—	—	—	100	2,64	2,41
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	12	15	11
(d) Tea Processing	9	31,38	22,37	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	4	19	18
(f) Others	—	—	—	35	1,14	1,01
3. Beverage & Tobacco	1	10	10	—	—	—
4. Textiles	—	—	—	83	60	70
(a) Cotton Textiles	—	—	—	23	18	21
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	43	31	31
(d) Other Textiles	—	—	—	17	11	18
5. Paper, Paper Products & Printing	—	—	—	35	76	52
6. Leather & Leather Products	—	—	—	1	—	1
7. Rubber & Rubber Products	—	—	—	—	—	—
8. Chemicals & Chemical Products	1	3	—	11	11	9
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	1	3	—	4	4	3
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	—	—	—	7	7	6
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	24	15	15
11. Basic Metals & Metal Products	2	7	1	25	38	29
(a) Iron & Steel	—	—	—	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Other Metal Products	2	7	1	25	38	29
12. Engineering	2	12	6	74	72	51
(a) Heavy Engineering	—	—	—	4	19	7
(b) Light Engineering	1	5	4	24	23	23
(c) Electrical Machinery & Goods	—	—	—	45	26	19
(d) Electronic Machinery & Goods	1	7	2	1	4	3
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	25	94	69
14. Other Industries	7	2,00	1,14	20,759	22,14	20,62
15. Electricity, Gas & Water	—	—	—	1	4	4
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	1	4	4
16. Construction	3	50	44	53	70	88
III. TRANSPORT OPERATORS	1	6	3	7,721	41,00	31,13
IV. PROFESSIONAL AND OTHER SERVICES	6	37	33	8,912	11,05	9,14
V. PERSONAL LOANS	431	5,15	3,26	36,145	91,14	78,16
1. Loans for Purchase of Consumer Durables	240	1,53	96	9,209	24,25	18,62
2. Loans for Housing	—	—	—	1,698	27,04	24,95
3. Rest of the Personal Loans	191	3,62	2,31	25,238	39,85	34,59
VI. TRADE	7	16,84	2,86	39,442	56,04	49,35
1. Wholesale Trade	6	16,83	2,86	462	7,54	6,65
2. Retail Trade	1	—	—	38,980	48,50	42,69
VII. FINANCE	—	—	—	3	2	2
VIII. ALL OTHERS	—	—	—	6,379	7,70	6,65
TOTAL BANK CREDIT	472	56,75	30,74	1,77,534	298,37	254,72

OF WHICH: 1. Artisans & Village Industries	—	—	—	8,913	7,97	7,98
2. Other Small Scale Industries	12	1,32	76	6,528	9,66	8,68

NORTHERN REGION

(Amount in Rupees Lakh)

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	28	19	15	1,26,815	315,76	277,90
1. Direct Finance	24	18	14	1,25,691	273,95	245,07
2. Indirect Finance	4	1	1	1,124	41,81	32,83
II. INDUSTRY	251	15,61	13,36	80,977	1575,15	1339,27
1. Mining & Quarrying	—	—	—	45	108,71	87,81
2. Food Manufacturing & Processing	15	3,28	2,43	1,622	248,53	207,20
(a) Rice Mills, Flour & Dal Mills	7	1,75	1,47	567	25,08	22,60
(b) Sugar	—	—	—	3	1,21	1,76
(c) Edible Oils & Vanaspati	—	—	—	94	11,16	11,15
(d) Tea Processing	2	80	80	227	186,68	153,42
(e) Processing of Fruits & Vegetables	—	—	—	14	75	58
(f) Others	6	73	16	717	23,66	17,67
3. Beverage & Tobacco	—	—	—	7	98	92
4. Textiles	5	19	18	2,570	62,71	59,52
(a) Cotton Textiles	—	—	—	302	14,61	17,54
(b) Jute Textiles	—	—	—	27	2,52	2,47
(c) Handloom Textiles & Khadi	—	—	—	947	5,31	5,14
(d) Other Textiles	5	19	18	1,294	40,27	34,36
5. Paper, Paper Products & Printing	7	16	15	511	27,54	16,39
6. Leather & Leather Products	1	2	2	77	2,20	2,07
7. Rubber & Rubber Products	1	1	1	74	6,27	5,84
8. Chemicals & Chemical Products	9	35	35	507	90,07	51,13
(a) Heavy Industrial Chemicals	—	—	—	8	4,71	4,54
(b) Fertilisers	—	—	—	7	15,94	10,17
(c) Drugs & Pharmaceuticals	1	3	3	235	6,85	7,16
(d) Non-Edible Oils	4	15	15	9	11,56	7,45
(e) Other Chemicals & Chemical Products	4	17	17	248	51,02	21,80
9. Petroleum, Coal Products & Nuclear Fuels	1	26	30	39	277,71	270,62
10. Manufacture of Cement & Cement Products	1	1	1	221	20,46	19,53
11. Basic Metals & Metal Products	5	1,37	81	799	123,38	93,43
(a) Iron & Steel	5	1,37	81	73	92,67	73,70
(b) Non-Ferrous Metals	—	—	—	7	1,71	66
(c) Other Metal Products	—	—	—	719	28,99	19,07
12. Engineering	3	40	35	582	49,30	36,78
(a) Heavy Engineering	—	—	—	21	1,45	1,10
(b) Light Engineering	1	1	2	163	8,01	6,76
(c) Electrical Machinery & Goods	1	30	31	352	29,32	18,73
(d) Electronic Machinery & Goods	1	8	3	46	10,53	10,18
13. Vehicles, Vehicle Parts & Transport Equipments	6	1,84	1,77	312	64,01	59,93
14. Other Industries	194	7,44	6,75	72,694	449,91	385,68
15. Electricity, Gas & Water	—	—	—	17	3,79	3,73
(a) Electricity Generation & Transmission	—	—	—	9	3,08	3,16
(b) Non-Conventional Energy	—	—	—	1	16	24
(c) Gas, Steam & Water Supply	—	—	—	7	55	34
16. Construction	3	29	22	900	39,57	38,70
III. TRANSPORT OPERATORS	197	5,58	3,57	13,772	133,09	107,50
IV. PROFESSIONAL AND OTHER SERVICES	132	2,04	1,64	32,099	134,23	112,04
V. PERSONAL LOANS	2,362	12,95	10,40	2,02,564	794,01	689,25
1. Loans for Purchase of Consumer Durables	188	38	21	35,307	101,09	81,06
2. Loans for Housing	179	3,01	2,65	22,307	263,53	242,67
3. Rest of the Personal Loans	1,995	9,56	7,55	1,44,950	429,39	365,52
VI. TRADE	635	6,25	4,87	95,194	526,66	440,66
1. Wholesale Trade	27	2,23	1,63	5,335	155,98	127,53
2. Retail Trade	608	4,02	3,24	89,859	370,68	313,13
VII. FINANCE	1	4,00	40	119	74,08	25,62
VIII. ALL OTHERS	549	3,89	2,89	90,141	811,11	767,56
TOTAL BANK CREDIT	4,155	50,51	37,29	6,41,681	4364,10	3759,79
OF WHICH: 1. Artisans & Village Industries	—	—	—	23,145	52,12	51,69
2. Other Small Scale Industries	209	5,59	4,32	35,394	298,03	249,74

