

**Table No. 5.6 - State and Bank Group-Wise Classification of  
Outstanding Credit of Scheduled Commercial Banks According to  
Occupation - March 1998 (Part 11 of 32)**

| NORTH-EASTERN REGION                               |  | STATE :MEGHALAYA                          |                 |                            |                    |                 | (Amount in Rupees Lakh)    |                    |                 |                            |
|----------------------------------------------------|--|-------------------------------------------|-----------------|----------------------------|--------------------|-----------------|----------------------------|--------------------|-----------------|----------------------------|
| OCCUPATION                                         |  | STATE BANK OF INDIA<br>AND ITS ASSOCIATES |                 |                            | NATIONALISED BANKS |                 | FOREIGN BANKS              |                    |                 |                            |
|                                                    |  | No. of<br>Accounts                        | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts | Credit<br>Limit | Amount<br>Out-<br>standing |
|                                                    |  | 1                                         | 2               | 3                          | 4                  | 5               | 6                          | 7                  | 8               | 9                          |
|                                                    |  |                                           |                 |                            |                    |                 |                            |                    |                 |                            |
| I. AGRICULTURE                                     |  | 17,652                                    | 14,41           | 14,06                      | 3,645              | 4,87            | 5,08                       | -                  | -               | -                          |
| 1. Direct Finance                                  |  | 17,553                                    | 12,74           | 12,63                      | 3,624              | 4,72            | 4,90                       | -                  | -               | -                          |
| 2. Indirect Finance                                |  | 99                                        | 1,67            | 1,43                       | 21                 | 15              | 18                         | -                  | -               | -                          |
| II. INDUSTRY                                       |  | 4,181                                     | 53,28           | 12,49                      | 1,338              | 9,41            | 8,82                       | -                  | -               | -                          |
| 1. Mining & Quarrying                              |  | 9                                         | 2,64            | 1,41                       | 6                  | 17              | 17                         | -                  | -               | -                          |
| 2. Food Manufacturing & Processing                 |  | 163                                       | 40,46           | 1,38                       | 37                 | 48              | 70                         | -                  | -               | -                          |
| (a) Rice Mills, Flour & Dal Mills                  |  | 15                                        | 45              | 41                         | 7                  | 36              | 57                         | -                  | -               | -                          |
| (b) Sugar                                          |  | 1                                         | -               | -                          | -                  | -               | -                          | -                  | -               | -                          |
| (c) Edible Oils & Vanaspati                        |  | 2                                         | 35              | 27                         | 2                  | 1               | -                          | -                  | -               | -                          |
| (d) Tea Processing                                 |  | 3                                         | 38,83           | -                          | -                  | -               | -                          | -                  | -               | -                          |
| (e) Processing of Fruits & Vegetables              |  | 7                                         | 4               | 4                          | -                  | -               | -                          | -                  | -               | -                          |
| (f) Others                                         |  | 135                                       | 79              | 66                         | 28                 | 11              | 12                         | -                  | -               | -                          |
| 3. Beverage & Tobacco                              |  | 1                                         | 1               | 1                          | -                  | -               | -                          | -                  | -               | -                          |
| 4. Textiles                                        |  | 91                                        | 64              | 65                         | 22                 | 28              | 27                         | -                  | -               | -                          |
| (a) Cotton Textiles                                |  | 1                                         | 1               | 1                          | 3                  | 1               | 1                          | -                  | -               | -                          |
| (b) Jute Textiles                                  |  | 5                                         | 12              | 15                         | -                  | -               | -                          | -                  | -               | -                          |
| (c) Handloom Textiles & Khadi                      |  | 45                                        | 21              | 21                         | 3                  | 11              | 10                         | -                  | -               | -                          |
| (d) Other Textiles                                 |  | 40                                        | 30              | 28                         | 16                 | 16              | 15                         | -                  | -               | -                          |
| 5. Paper, Paper Products & Printing                |  | 23                                        | 44              | 47                         | 10                 | 17              | 16                         | -                  | -               | -                          |
| 6. Leather & Leather Products                      |  | 6                                         | 5               | 4                          | 2                  | 2               | -                          | -                  | -               | -                          |
| 7. Rubber & Rubber Products                        |  | 1                                         | 3               | 1                          | 1                  | 1               | -                          | -                  | -               | -                          |
| 8. Chemicals & Chemical Products                   |  | 7                                         | 10              | 11                         | 6                  | 32              | 27                         | -                  | -               | -                          |
| (a) Heavy Industrial Chemicals                     |  | -                                         | -               | -                          | 1                  | 1               | 1                          | -                  | -               | -                          |
| (b) Fertilisers                                    |  | -                                         | -               | -                          | -                  | -               | -                          | -                  | -               | -                          |
| (c) Drugs & Pharmaceuticals                        |  | 2                                         | 2               | 2                          | -                  | -               | -                          | -                  | -               | -                          |
| (d) Non-Edible Oils                                |  | -                                         | -               | -                          | 2                  | 5               | 6                          | -                  | -               | -                          |
| (e) Other Chemicals & Chemical Products            |  | 5                                         | 9               | 9                          | 3                  | 26              | 20                         | -                  | -               | -                          |
| 9. Petroleum, Coal Products & Nuclear Fuels        |  | -                                         | -               | -                          | 1                  | -               | -                          | -                  | -               | -                          |
| 10. Manufacture of Cement & Cement Products        |  | 7                                         | 28              | 39                         | 5                  | 42              | 32                         | -                  | -               | -                          |
| 11. Basic Metals & Metal Products                  |  | 20                                        | 18              | 17                         | 29                 | 29              | 25                         | -                  | -               | -                          |
| (a) Iron & Steel                                   |  | 3                                         | 2               | 1                          | 3                  | 8               | 3                          | -                  | -               | -                          |
| (b) Non-Ferrous Metals                             |  | -                                         | -               | -                          | -                  | -               | -                          | -                  | -               | -                          |
| (c) Other Metal Products                           |  | 17                                        | 16              | 16                         | 26                 | 22              | 21                         | -                  | -               | -                          |
| 12. Engineering                                    |  | 27                                        | 1,13            | 1,09                       | 9                  | 15              | 12                         | -                  | -               | -                          |
| (a) Heavy Engineering                              |  | 1                                         | 3               | 2                          | -                  | -               | -                          | -                  | -               | -                          |
| (b) Light Engineering                              |  | 8                                         | 17              | 14                         | 2                  | 3               | 3                          | -                  | -               | -                          |
| (c) Electrical Machinery & Goods                   |  | 10                                        | 7               | 7                          | 3                  | 6               | 5                          | -                  | -               | -                          |
| (d) Electronic Machinery & Goods                   |  | 8                                         | 87              | 86                         | 4                  | 6               | 4                          | -                  | -               | -                          |
| 13. Vehicles, Vehicle Parts & Transport Equipments |  | 24                                        | 50              | 47                         | 5                  | 4               | 4                          | -                  | -               | -                          |
| 14. Other Industries                               |  | 3,740                                     | 6,24            | 5,90                       | 1,142              | 4,30            | 3,90                       | -                  | -               | -                          |
| 15. Electricity, Gas & Water                       |  | -                                         | -               | -                          | 8                  | 11              | 12                         | -                  | -               | -                          |
| (a) Electricity Generation & Transmission          |  | -                                         | -               | -                          | 6                  | 6               | 6                          | -                  | -               | -                          |
| (b) Non-Conventional Energy                        |  | -                                         | -               | -                          | 1                  | 4               | 5                          | -                  | -               | -                          |
| (c) Gas, Steam & Water Supply                      |  | -                                         | -               | -                          | 1                  | 1               | 1                          | -                  | -               | -                          |
| 16. Construction                                   |  | 62                                        | 58              | 39                         | 55                 | 2,65            | 2,51                       | -                  | -               | -                          |
| III. TRANSPORT OPERATORS                           |  | 858                                       | 12,11           | 8,50                       | 227                | 3,38            | 2,86                       | -                  | -               | -                          |
| IV. PROFESSIONAL AND OTHER SERVICES                |  | 331                                       | 1,41            | 1,24                       | 598                | 2,73            | 2,45                       | -                  | -               | -                          |
| V. PERSONAL LOANS                                  |  | 8,444                                     | 21,84           | 19,69                      | 5,220              | 18,96           | 18,07                      | -                  | -               | -                          |

|            |                                            |               |               |              |               |              |              |   |   |   |
|------------|--------------------------------------------|---------------|---------------|--------------|---------------|--------------|--------------|---|---|---|
| 1.         | Loans for Purchase of Consumer Durables    | 1,067         | 2,12          | 1,79         | 709           | 1,47         | 1,28         | - | - | - |
| 2.         | Loans for Housing                          | 548           | 4,25          | 3,86         | 405           | 3,03         | 2,82         | - | - | - |
| 3.         | Rest of the Personal Loans                 | 6,829         | 15,47         | 14,04        | 4,106         | 14,46        | 13,97        | - | - | - |
| <b>VI.</b> | <b>TRADE</b>                               | <b>4,925</b>  | <b>18,73</b>  | <b>16,52</b> | <b>4,264</b>  | <b>19,66</b> | <b>18,52</b> | - | - | - |
| 1.         | Wholesale Trade                            | 284           | 5,73          | 5,63         | 159           | 5,81         | 5,35         | - | - | - |
| 2.         | Retail Trade                               | 4,641         | 13,00         | 10,89        | 4,105         | 13,85        | 13,17        | - | - | - |
| <b>VII</b> | <b>FINANCE</b>                             | <b>3</b>      | <b>4</b>      | <b>3</b>     | <b>40</b>     | <b>66</b>    | <b>57</b>    | - | - | - |
| <b>VII</b> | <b>ALL OTHERS</b>                          | <b>413</b>    | <b>1,29</b>   | <b>1,10</b>  | <b>3,207</b>  | <b>10,09</b> | <b>9,88</b>  | - | - | - |
| <b>I.</b>  | <b>TOTAL BANK CREDIT</b>                   | <b>36,807</b> | <b>123,10</b> | <b>73,63</b> | <b>18,539</b> | <b>69,76</b> | <b>66,24</b> | - | - | - |
|            | OF WHICH: 1. Artisans & Village Industries | 1,769         | 2,38          | 2,25         | 244           | 40           | 44           | - | - | - |
|            | 2. Other Small Scale Industries            | 1,982         | 5,16          | 4,82         | 704           | 3,64         | 3,25         | - | - | - |

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|                                            |               |              |              |            |             |             |               |               |               |
|--------------------------------------------|---------------|--------------|--------------|------------|-------------|-------------|---------------|---------------|---------------|
| (c) Gas, Steam & Water Supply              | -             | -            | -            | -          | -           | -           | 1             | 1             | 1             |
| 16. Construction                           | 7             | 23           | 12           | 5          | 73          | 66          | 129           | 4,19          | 3,67          |
| <b>III. TRANSPORT OPERATORS</b>            | <b>253</b>    | <b>4,10</b>  | <b>3,40</b>  | -          | -           | -           | <b>1,338</b>  | <b>19,59</b>  | <b>14,77</b>  |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>27</b>     | <b>10</b>    | <b>8</b>     | <b>14</b>  | <b>3</b>    | <b>3</b>    | <b>970</b>    | <b>4,28</b>   | <b>3,80</b>   |
| <b>V. PERSONAL LOANS</b>                   | <b>957</b>    | <b>2,28</b>  | <b>2,23</b>  | <b>377</b> | <b>1,12</b> | <b>1,18</b> | <b>14,998</b> | <b>44,20</b>  | <b>41,16</b>  |
| 1. Loans for Purchase of Consumer Durables | 224           | 43           | 36           | 30         | 11          | 10          | 2,030         | 4,13          | 3,52          |
| 2. Loans for Housing                       | 51            | 64           | 66           | 13         | 5           | 6           | 1,017         | 7,98          | 7,40          |
| 3. Rest of the Personal Loans              | 682           | 1,21         | 1,21         | 334        | 96          | 1,03        | 11,951        | 32,10         | 30,24         |
| <b>VI. TRADE</b>                           | <b>2,677</b>  | <b>3,72</b>  | <b>3,71</b>  | <b>34</b>  | <b>86</b>   | <b>61</b>   | <b>11,900</b> | <b>42,96</b>  | <b>39,36</b>  |
| 1. Wholesale Trade                         | 178           | 22           | 19           | 2          | 4           | 1           | 623           | 11,79         | 11,17         |
| 2. Retail Trade                            | 2,499         | 3,50         | 3,53         | 32         | 82          | 60          | 11,277        | 31,17         | 28,19         |
| <b>VII FINANCE</b>                         | -             | -            | -            | -          | -           | -           | <b>43</b>     | <b>70</b>     | <b>60</b>     |
| <b>VII ALL OTHERS</b>                      | <b>620</b>    | <b>39</b>    | <b>39</b>    | -          | -           | -           | <b>4,240</b>  | <b>11,76</b>  | <b>11,37</b>  |
| <b>I.</b>                                  |               |              |              |            |             |             |               |               |               |
| <b>TOTAL BANK CREDIT</b>                   | <b>23,569</b> | <b>20,89</b> | <b>20,56</b> | <b>470</b> | <b>2,93</b> | <b>2,71</b> | <b>79,385</b> | <b>216,69</b> | <b>163,14</b> |
| OF WHICH: 1. Artisans & Village Industries | 364           | 19           | 22           | 1          | -           | -           | 2,378         | 2,98          | 2,92          |
| 2. Other Small Scale Industries            | 946           | 71           | 78           | 32         | 13          | 16          | 3,664         | 9,64          | 9,01          |