

**Table No. 5.6 - State and Bank Group-Wise Classification of  
Outstanding Credit of Scheduled Commercial Banks According to  
Occupation - March 1998 (Part 13 of 32)**

| NORTH-EASTERN REGION |                                                    | STATE :NAGALAND                           |                 |                            |                    |                 | (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                                        | 17,113                                    | 17,59           | 17,97                      | 3,921              | 4,05            | 4,63                       | -                  | -               | -                          |
|                      | 1. Direct Finance                                  | 17,060                                    | 16,59           | 17,70                      | 3,906              | 4,01            | 4,58                       | -                  | -               | -                          |
|                      | 2. Indirect Finance                                | 53                                        | 99              | 27                         | 15                 | 4               | 5                          | -                  | -               | -                          |
| II.                  | INDUSTRY                                           | 2,669                                     | 16,48           | 13,59                      | 801                | 21,61           | 22,02                      | -                  | -               | -                          |
|                      | 1. Mining & Quarrying                              | 5                                         | 3               | 2                          | 8                  | 28              | 24                         | -                  | -               | -                          |
|                      | 2. Food Manufacturing & Processing                 | 245                                       | 5,52            | 2,48                       | 44                 | 1,09            | 1,16                       | -                  | -               | -                          |
|                      | (a) Rice Mills, Flour & Dal Mills                  | 103                                       | 1,61            | 1,41                       | 16                 | 70              | 72                         | -                  | -               | -                          |
|                      | (b) Sugar                                          | -                                         | -               | -                          | -                  | -               | -                          | -                  | -               | -                          |
|                      | (c) Edible Oils & Vanaspati                        | 3                                         | 1               | 1                          | 2                  | 3               | 3                          | -                  | -               | -                          |
|                      | (d) Tea Processing                                 | -                                         | -               | -                          | -                  | -               | -                          | -                  | -               | -                          |
|                      | (e) Processing of Fruits & Vegetables              | 3                                         | 2               | 2                          | 1                  | 1               | 1                          | -                  | -               | -                          |
|                      | (f) Others                                         | 136                                       | 3,88            | 1,04                       | 25                 | 34              | 40                         | -                  | -               | -                          |
|                      | 3. Beverage & Tobacco                              | 1                                         | 1               | 1                          | 1                  | 10              | 8                          | -                  | -               | -                          |
|                      | 4. Textiles                                        | 116                                       | 71              | 70                         | 31                 | 25              | 26                         | -                  | -               | -                          |
|                      | (a) Cotton Textiles                                | 24                                        | 13              | 12                         | 2                  | 11              | 10                         | -                  | -               | -                          |
|                      | (b) Jute Textiles                                  | -                                         | -               | -                          | -                  | -               | -                          | -                  | -               | -                          |
|                      | (c) Handloom Textiles & Khadi                      | 4                                         | 3               | 3                          | 7                  | 5               | 5                          | -                  | -               | -                          |
|                      | (d) Other Textiles                                 | 88                                        | 54              | 55                         | 22                 | 9               | 11                         | -                  | -               | -                          |
|                      | 5. Paper, Paper Products & Printing                | 27                                        | 30              | 26                         | 4                  | 5               | 7                          | -                  | -               | -                          |
|                      | 6. Leather & Leather Products                      | 6                                         | 8               | 8                          | 6                  | 5               | 6                          | -                  | -               | -                          |
|                      | 7. Rubber & Rubber Products                        | 2                                         | 2               | 1                          | 1                  | 1               | 1                          | -                  | -               | -                          |
|                      | 8. Chemicals & Chemical Products                   | 7                                         | 15              | 17                         | 13                 | 10,55           | 9,46                       | -                  | -               | -                          |
|                      | (a) Heavy Industrial Chemicals                     | -                                         | -               | -                          | 1                  | 27              | 16                         | -                  | -               | -                          |
|                      | (b) Fertilisers                                    | -                                         | -               | -                          | -                  | -               | -                          | -                  | -               | -                          |
|                      | (c) Drugs & Pharmaceuticals                        | 3                                         | 10              | 10                         | 1                  | -               | -                          | -                  | -               | -                          |
|                      | (d) Non-Edible Oils                                | -                                         | -               | -                          | 2                  | 1               | 1                          | -                  | -               | -                          |
|                      | (e) Other Chemicals & Chemical Products            | 4                                         | 5               | 6                          | 9                  | 10,26           | 9,29                       | -                  | -               | -                          |
|                      | 9. Petroleum, Coal Products & Nuclear Fuels        | 1                                         | 1               | 1                          | -                  | -               | -                          | -                  | -               | -                          |
|                      | 10. Manufacture of Cement & Cement Products        | 2                                         | 9               | 7                          | -                  | -               | -                          | -                  | -               | -                          |
|                      | 11. Basic Metals & Metal Products                  | 114                                       | 1,06            | 1,02                       | 4                  | 29              | 36                         | -                  | -               | -                          |
|                      | (a) Iron & Steel                                   | 5                                         | 17              | 14                         | -                  | -               | -                          | -                  | -               | -                          |
|                      | (b) Non-Ferrous Metals                             | -                                         | -               | -                          | -                  | -               | -                          | -                  | -               | -                          |
|                      | (c) Other Metal Products                           | 109                                       | 89              | 88                         | 4                  | 29              | 36                         | -                  | -               | -                          |
|                      | 12. Engineering                                    | 34                                        | 1,06            | 98                         | 11                 | 13              | 15                         | -                  | -               | -                          |
|                      | (a) Heavy Engineering                              | 2                                         | 2               | 2                          | -                  | -               | -                          | -                  | -               | -                          |
|                      | (b) Light Engineering                              | 7                                         | 5               | 3                          | 4                  | 9               | 10                         | -                  | -               | -                          |
|                      | (c) Electrical Machinery & Goods                   | 6                                         | 49              | 60                         | -                  | -               | -                          | -                  | -               | -                          |
|                      | (d) Electronic Machinery & Goods                   | 19                                        | 51              | 33                         | 7                  | 4               | 5                          | -                  | -               | -                          |
|                      | 13. Vehicles, Vehicle Parts & Transport Equipments | 28                                        | 63              | 32                         | 5                  | 5               | 4                          | -                  | -               | -                          |
|                      | 14. Other Industries                               | 2,078                                     | 6,77            | 7,41                       | 648                | 6,26            | 8,03                       | -                  | -               | -                          |
|                      | 15. Electricity, Gas & Water                       | 3                                         | 3               | 5                          | 9                  | 31              | 31                         | -                  | -               | -                          |
|                      | (a) Electricity Generation & Transmission          | 2                                         | 3               | 4                          | 4                  | 27              | 28                         | -                  | -               | -                          |
|                      | (b) Non-Conventional Energy                        | -                                         | -               | -                          | -                  | -               | -                          | -                  | -               | -                          |
|                      | (c) Gas, Steam & Water Supply                      | 1                                         | 1               | 1                          | 5                  | 4               | 3                          | -                  | -               | -                          |
|                      | 16. Construction                                   | -                                         | -               | -                          | 16                 | 2,21            | 1,78                       | -                  | -               | -                          |
| III.                 | TRANSPORT OPERATORS                                | 451                                       | 2,89            | 2,68                       | 229                | 3,08            | 2,69                       | -                  | -               | -                          |
| IV.                  | PROFESSIONAL AND OTHER SERVICES                    | 373                                       | 2,34            | 2,33                       | 296                | 1,57            | 1,49                       | -                  | -               | -                          |
| V.                   | PERSONAL LOANS                                     | 6,483                                     | 10,28           | 10,49                      | 1,365              | 6,88            | 5,77                       | -                  | -               | -                          |

|            |                                            |               |              |              |               |              |              |   |   |   |
|------------|--------------------------------------------|---------------|--------------|--------------|---------------|--------------|--------------|---|---|---|
| 1.         | Loans for Purchase of Consumer Durables    | 575           | 97           | 1,09         | 169           | 23           | 19           | - | - | - |
| 2.         | Loans for Housing                          | 79            | 91           | 84           | 111           | 1,08         | 91           | - | - | - |
| 3.         | Rest of the Personal Loans                 | 5,829         | 8,40         | 8,56         | 1,085         | 5,57         | 4,67         | - | - | - |
| <b>VI.</b> | <b>TRADE</b>                               | <b>5,309</b>  | <b>14,36</b> | <b>13,33</b> | <b>1,548</b>  | <b>7,69</b>  | <b>7,64</b>  | - | - | - |
| 1.         | Wholesale Trade                            | 133           | 1,21         | 99           | 49            | 1,19         | 77           | - | - | - |
| 2.         | Retail Trade                               | 5,176         | 13,15        | 12,34        | 1,499         | 6,49         | 6,87         | - | - | - |
| <b>VII</b> | <b>FINANCE</b>                             | -             | -            | -            | <b>1</b>      | <b>1</b>     | -            | - | - | - |
| <b>VII</b> | <b>ALL OTHERS</b>                          | <b>573</b>    | <b>2,05</b>  | <b>2,27</b>  | <b>3,100</b>  | <b>7,36</b>  | <b>7,81</b>  | - | - | - |
| <b>I.</b>  | <b>TOTAL BANK CREDIT</b>                   | <b>32,971</b> | <b>65,97</b> | <b>62,66</b> | <b>11,261</b> | <b>52,23</b> | <b>52,05</b> | - | - | - |
|            | OF WHICH: 1. Artisans & Village Industries | 703           | 1,02         | 98           | 168           | 43           | 52           | - | - | - |
|            | 2. Other Small Scale Industries            | 1,490         | 6,76         | 6,99         | 480           | 4,25         | 5,30         | - | - | - |

| OCCUPATION                                         |     |    | REGIONAL RURAL BANKS |              |                     | OTHER SCHEDULED COMMERCIAL BANKS |              |                     | ALL SCHEDULED COMMERCIAL BANKS |              |                     |
|----------------------------------------------------|-----|----|----------------------|--------------|---------------------|----------------------------------|--------------|---------------------|--------------------------------|--------------|---------------------|
|                                                    |     |    | No. of Accounts      | Credit Limit | Amount Out-standing | No. of Accounts                  | Credit Limit | Amount Out-standing | No. of Accounts                | Credit Limit | Amount Out-standing |
|                                                    |     |    |                      |              |                     |                                  |              |                     |                                |              |                     |
|                                                    |     |    |                      |              |                     |                                  |              |                     |                                |              |                     |
| 10                                                 | 11  | 12 | 13                   | 14           | 15                  | 16                               | 17           | 18                  |                                |              |                     |
| I. AGRICULTURE                                     | 350 | 20 | 17                   | 259          | 19                  | 22                               | 21,643       | 22,03               | 23,00                          |              |                     |
| 1. Direct Finance                                  | 350 | 20 | 17                   | 259          | 19                  | 22                               | 21,575       | 21,00               | 22,68                          |              |                     |
| 2. Indirect Finance                                | -   | -  | -                    | -            | -                   | -                                | 68           | 1,03                | 32                             |              |                     |
| II. INDUSTRY                                       | 56  | 4  | 5                    | 10           | 6                   | 7                                | 3,536        | 38,18               | 35,73                          |              |                     |
| 1. Mining & Quarrying                              | -   | -  | -                    | -            | -                   | -                                | 13           | 31                  | 26                             |              |                     |
| 2. Food Manufacturing & Processing                 | -   | -  | -                    | -            | -                   | -                                | 289          | 6,60                | 3,64                           |              |                     |
| (a) Rice Mills, Flour & Dal Mills                  | -   | -  | -                    | -            | -                   | -                                | 119          | 2,31                | 2,13                           |              |                     |
| (b) Sugar                                          | -   | -  | -                    | -            | -                   | -                                | -            | -                   | -                              |              |                     |
| (c) Edible Oils & Vanaspati                        | -   | -  | -                    | -            | -                   | -                                | 5            | 5                   | 5                              |              |                     |
| (d) Tea Processing                                 | -   | -  | -                    | -            | -                   | -                                | -            | -                   | -                              |              |                     |
| (e) Processing of Fruits & Vegetables              | -   | -  | -                    | -            | -                   | -                                | 4            | 3                   | 3                              |              |                     |
| (f) Others                                         | -   | -  | -                    | -            | -                   | -                                | 161          | 4,22                | 1,44                           |              |                     |
| 3. Beverage & Tobacco                              | -   | -  | -                    | -            | -                   | -                                | 2            | 11                  | 9                              |              |                     |
| 4. Textiles                                        | -   | -  | -                    | 2            | 1                   | 2                                | 149          | 97                  | 98                             |              |                     |
| (a) Cotton Textiles                                | -   | -  | -                    | -            | -                   | -                                | 26           | 25                  | 22                             |              |                     |
| (b) Jute Textiles                                  | -   | -  | -                    | -            | -                   | -                                | -            | -                   | -                              |              |                     |
| (c) Handloom Textiles & Khadi                      | -   | -  | -                    | -            | -                   | -                                | 11           | 8                   | 8                              |              |                     |
| (d) Other Textiles                                 | -   | -  | -                    | 2            | 1                   | 2                                | 112          | 64                  | 68                             |              |                     |
| 5. Paper, Paper Products & Printing                | -   | -  | -                    | -            | -                   | -                                | 31           | 35                  | 33                             |              |                     |
| 6. Leather & Leather Products                      | -   | -  | -                    | -            | -                   | -                                | 12           | 12                  | 14                             |              |                     |
| 7. Rubber & Rubber Products                        | -   | -  | -                    | -            | -                   | -                                | 3            | 4                   | 3                              |              |                     |
| 8. Chemicals & Chemical Products                   | -   | -  | -                    | -            | -                   | -                                | 20           | 10,69               | 9,63                           |              |                     |
| (a) Heavy Industrial Chemicals                     | -   | -  | -                    | -            | -                   | -                                | 1            | 27                  | 16                             |              |                     |
| (b) Fertilisers                                    | -   | -  | -                    | -            | -                   | -                                | -            | -                   | -                              |              |                     |
| (c) Drugs & Pharmaceuticals                        | -   | -  | -                    | -            | -                   | -                                | 4            | 10                  | 11                             |              |                     |
| (d) Non-Edible Oils                                | -   | -  | -                    | -            | -                   | -                                | 2            | 1                   | 1                              |              |                     |
| (e) Other Chemicals & Chemical Products            | -   | -  | -                    | -            | -                   | -                                | 13           | 10,31               | 9,35                           |              |                     |
| 9. Petroleum, Coal Products & Nuclear Fuels        | -   | -  | -                    | -            | -                   | -                                | 1            | 1                   | 1                              |              |                     |
| 10. Manufacture of Cement & Cement Products        | -   | -  | -                    | 1            | -                   | 1                                | 3            | 9                   | 8                              |              |                     |
| 11. Basic Metals & Metal Products                  | -   | -  | -                    | 2            | 3                   | 3                                | 120          | 1,37                | 1,40                           |              |                     |
| (a) Iron & Steel                                   | -   | -  | -                    | -            | -                   | -                                | 5            | 17                  | 14                             |              |                     |
| (b) Non-Ferrous Metals                             | -   | -  | -                    | -            | -                   | -                                | -            | -                   | -                              |              |                     |
| (c) Other Metal Products                           | -   | -  | -                    | 2            | 3                   | 3                                | 115          | 1,21                | 1,26                           |              |                     |
| 12. Engineering                                    | -   | -  | -                    | 1            | -                   | -                                | 46           | 1,20                | 1,13                           |              |                     |
| (a) Heavy Engineering                              | -   | -  | -                    | -            | -                   | -                                | 2            | 2                   | 2                              |              |                     |
| (b) Light Engineering                              | -   | -  | -                    | -            | -                   | -                                | 11           | 14                  | 13                             |              |                     |
| (c) Electrical Machinery & Goods                   | -   | -  | -                    | 1            | -                   | -                                | 7            | 49                  | 61                             |              |                     |
| (d) Electronic Machinery & Goods                   | -   | -  | -                    | -            | -                   | -                                | 26           | 55                  | 38                             |              |                     |
| 13. Vehicles, Vehicle Parts & Transport Equipments | -   | -  | -                    | -            | -                   | -                                | 33           | 68                  | 37                             |              |                     |
| 14. Other Industries                               | 56  | 4  | 5                    | 4            | 1                   | 1                                | 2,786        | 13,08               | 15,50                          |              |                     |
| 15. Electricity, Gas & Water                       | -   | -  | -                    | -            | -                   | -                                | 12           | 34                  | 36                             |              |                     |
| (a) Electricity Generation & Transmission          | -   | -  | -                    | -            | -                   | -                                | 6            | 30                  | 32                             |              |                     |

|                                            |              |             |             |            |             |             |               |               |               |
|--------------------------------------------|--------------|-------------|-------------|------------|-------------|-------------|---------------|---------------|---------------|
| (b) Non-Conventional Energy                | -            | -           | -           | -          | -           | -           | -             | -             | -             |
| (c) Gas, Steam & Water Supply              | -            | -           | -           | -          | -           | -           | 6             | 5             | 3             |
| 16. Construction                           | -            | -           | -           | -          | -           | -           | 16            | 2,21          | 1,78          |
| <b>III. TRANSPORT OPERATORS</b>            | <b>10</b>    | <b>21</b>   | <b>13</b>   | <b>8</b>   | <b>13</b>   | <b>13</b>   | <b>698</b>    | <b>6,31</b>   | <b>5,63</b>   |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>12</b>    | <b>-</b>    | <b>1</b>    | <b>19</b>  | <b>1,08</b> | <b>1,07</b> | <b>700</b>    | <b>4,99</b>   | <b>4,88</b>   |
| <b>V. PERSONAL LOANS</b>                   | <b>883</b>   | <b>68</b>   | <b>58</b>   | <b>208</b> | <b>59</b>   | <b>44</b>   | <b>8,939</b>  | <b>18,42</b>  | <b>17,27</b>  |
| 1. Loans for Purchase of Consumer Durables | 630          | 33          | 28          | 21         | 3           | 2           | 1,395         | 1,56          | 1,57          |
| 2. Loans for Housing                       | -            | -           | -           | 2          | 3           | 1           | 192           | 2,02          | 1,76          |
| 3. Rest of the Personal Loans              | 253          | 35          | 30          | 185        | 53          | 41          | 7,352         | 14,84         | 13,94         |
| <b>VI. TRADE</b>                           | <b>123</b>   | <b>12</b>   | <b>14</b>   | <b>25</b>  | <b>14</b>   | <b>9</b>    | <b>7,005</b>  | <b>22,31</b>  | <b>21,20</b>  |
| 1. Wholesale Trade                         | -            | -           | -           | -          | -           | -           | 182           | 2,41          | 1,76          |
| 2. Retail Trade                            | 123          | 12          | 14          | 25         | 14          | 9           | 6,823         | 19,91         | 19,44         |
| <b>VII FINANCE</b>                         | <b>-</b>     | <b>-</b>    | <b>-</b>    | <b>-</b>   | <b>-</b>    | <b>-</b>    | <b>1</b>      | <b>1</b>      | <b>-</b>      |
| <b>VIII ALL OTHERS</b>                     | <b>103</b>   | <b>7</b>    | <b>7</b>    | <b>68</b>  | <b>5</b>    | <b>5</b>    | <b>3,844</b>  | <b>9,53</b>   | <b>10,21</b>  |
| <b>I.</b>                                  |              |             |             |            |             |             |               |               |               |
| <b>TOTAL BANK CREDIT</b>                   | <b>1,537</b> | <b>1,33</b> | <b>1,15</b> | <b>597</b> | <b>2,25</b> | <b>2,06</b> | <b>46,366</b> | <b>121,78</b> | <b>117,92</b> |
| OF WHICH: 1. Artisans & Village Industries | 18           | 2           | 2           | 2          | -           | -           | 891           | 1,47          | 1,53          |
| 2. Other Small Scale Industries            | 28           | 2           | 2           | 7          | 5           | 6           | 2,005         | 11,09         | 12,38         |