

Table No. 5.7 - State and Population 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	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	36,396	24,12	24,65	1,475	2,81	2,53
1. Direct Finance	35,860	23,58	24,14	1,470	1,48	1,40
2. Indirect Finance	536	54	50	5	1,34	1,13
II. INDUSTRY	5,120	47,32	7,99	1,154	9,47	8,07
1. Mining & Quarrying	8	14	15	6	2,63	1,39
2. Food Manufacturing & Processing	161	39,89	94	34	70	59
(a) Rice Mills, Flour & Dal Mills	17	22	20	3	26	24
(b) Sugar	1	-	-	-	-	-
(c) Edible Oils & Vanaspati	3	35	27	1	-	-
(d) Tea Processing	3	38,83	-	-	-	-
(e) Processing of Fruits & Vegetables	7	4	4	-	-	-
(f) Others	130	45	43	30	44	34
3. Beverage & Tobacco	1	1	1	-	-	-
4. Textiles	69	61	64	40	26	24
(a) Cotton Textiles	1	1	1	3	1	1
(b) Jute Textiles	5	12	15	-	-	-
(c) Handloom Textiles & Khadi	45	28	28	3	4	3
(d) Other Textiles	18	20	20	34	22	20
5. Paper, Paper Products & Printing	7	12	12	21	45	48
6. Leather & Leather Products	2	2	2	5	4	2
7. Rubber & Rubber Products	-	-	-	2	4	1
8. Chemicals & Chemical Products	4	14	11	7	12	16
(a) Heavy Industrial Chemicals	-	-	-	-	-	-
(b) Fertilisers	-	-	-	-	-	-
(c) Drugs & Pharmaceuticals	1	1	1	1	1	1
(d) Non-Edible Oils	1	2	-	1	3	6
(e) Other Chemicals & Chemical Products	2	11	10	5	9	9
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	1	-	-
10. Manufacture of Cement & Cement Products	3	9	10	5	27	39
11. Basic Metals & Metal Products	17	20	15	17	14	14
(a) Iron & Steel	1	6	1	3	2	1
(b) Non-Ferrous Metals	-	-	-	-	-	-
(c) Other Metal Products	16	14	14	14	12	13
12. Engineering	18	24	22	12	90	89
(a) Heavy Engineering	1	3	2	-	-	-
(b) Light Engineering	8	15	14	1	2	1
(c) Electrical Machinery & Goods	8	6	5	3	2	2
(d) Electronic Machinery & Goods	1	-	1	8	87	86
13. Vehicles, Vehicle Parts & Transport Equipments	14	17	16	14	37	34
14. Other Industries	4,744	5,20	4,96	973	3,03	3,06
15. Electricity, Gas & Water	6	5	6	-	-	-
(a) Electricity Generation & Transmission	5	4	5	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	1	1	1	-	-	-
16. Construction	66	45	35	17	51	33
III. TRANSPORT OPERATORS	645	11,03	7,75	505	5,72	4,77
IV. PROFESSIONAL AND OTHER SERVICES	243	76	65	132	1,38	1,24
V. PERSONAL LOANS	5,083	11,20	10,14	2,813	15,34	13,83
1. Loans for Purchase of Consumer Durables	404	85	72	311	61	48
2. Loans for Housing	113	1,28	1,15	349	3,82	3,56
3. Rest of the Personal Loans	4,566	9,07	8,27	2,153	10,91	9,80
VI. TRADE	6,711	10,42	10,36	2,172	16,77	14,95
1. Wholesale Trade	391	65	55	88	5,94	5,81
2. Retail Trade	6,320	9,78	9,81	2,084	10,83	9,14
VII. FINANCE	5	4	4	4	3	4
VIII. ALL OTHERS	1,568	1,68	1,56	864	1,84	1,66

TOTAL BANK CREDIT	55,771	106,58	63,13	9,119	53,36	47,08
OF WHICH: 1. Artisans & Village Industries	1,999	2,30	2,27	249	42	36
2. Other Small Scale Industries	2,373	3,54	3,36	731	3,58	3,53

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	878	1,24	1,32	-	-	-
1. Direct Finance	839	1,09	1,13	-	-	-
2. Indirect Finance	39	15	19	-	-	-
II. INDUSTRY	873	8,23	7,54	-	-	-
1. Mining & Quarrying	1	5	4	-	-	-
2. Food Manufacturing & Processing	11	37	58	-	-	-
(a) Rice Mills, Flour & Dal Mills	2	33	54	-	-	-
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	-	-	-	-	-	-
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-
(f) Others	9	4	4	-	-	-
3. Beverage & Tobacco	-	-	-	-	-	-
4. Textiles	4	4	3	-	-	-
(a) Cotton Textiles	-	-	-	-	-	-
(b) Jute Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	-	-	-
(d) Other Textiles	4	4	3	-	-	-
5. Paper, Paper Products & Printing	7	9	8	-	-	-
6. Leather & Leather Products	1	2	-	-	-	-
7. Rubber & Rubber Products	1	3	3	-	-	-
8. Chemicals & Chemical Products	2	16	11	-	-	-
(a) Heavy Industrial Chemicals	1	1	1	-	-	-
(b) Fertilisers	-	-	-	-	-	-
(c) Drugs & Pharmaceuticals	-	-	-	-	-	-
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	1	15	10	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-
10. Manufacture of Cement & Cement Products	5	35	23	-	-	-
11. Basic Metals & Metal Products	17	23	24	-	-	-
(a) Iron & Steel	2	2	2	-	-	-
(b) Non-Ferrous Metals	-	-	-	-	-	-
(c) Other Metal Products	15	21	22	-	-	-
12. Engineering	6	13	10	-	-	-
(a) Heavy Engineering	-	-	-	-	-	-
(b) Light Engineering	1	3	2	-	-	-
(c) Electrical Machinery & Goods	2	6	4	-	-	-
(d) Electronic Machinery & Goods	3	5	4	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	5	6	6	-	-	-
14. Other Industries	765	3,41	2,99	-	-	-
15. Electricity, Gas & Water	2	6	6	-	-	-
(a) Electricity Generation & Transmission	1	2	1	-	-	-
(b) Non-Conventional Energy	1	4	5	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16. Construction	46	3,23	2,99	-	-	-
III. TRANSPORT OPERATORS	188	2,85	2,25	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	595	2,14	1,91	-	-	-
V. PERSONAL LOANS	7,102	17,66	17,20	-	-	-
1. Loans for Purchase of Consumer Durables	1,315	2,67	2,32	-	-	-
2. Loans for Housing	555	2,88	2,70	-	-	-
3. Rest of the Personal Loans	5,232	12,12	12,18	-	-	-
VI. TRADE	3,017	15,77	14,04	-	-	-
1. Wholesale Trade	144	5,21	4,81	-	-	-
2. Retail Trade	2,873	10,56	9,23	-	-	-
VII. FINANCE	34	62	53	-	-	-
VIII. ALL OTHERS	1,808	8,24	8,15	-	-	-
TOTAL BANK CREDIT	14,495	56,75	52,93	-	-	-
OF WHICH: 1. Artisans & Village Industries	130	26	29	-	-	-
2. Other Small Scale Industries	560	2,52	2,13	-	-	-