

TABLE No.5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION

MARCH 2010

**NORTH-EASTERN REGION
STATE: MEGHALAYA**

(Amount in ₹ Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	32,414	146,90	128,28	5,210	27,67	22,98
1. Direct Finance	31,955	134,99	117,87	4,878	23,00	18,70
2. Indirect Finance	459	11,91	10,41	332	4,68	4,28
II. INDUSTRY	2,025	386,56	338,28	669	210,42	187,07
1. Mining & Quarrying	67	10,44	8,62	28	12,80	12,22
2. Food Manufacturing & Processing	544	21,89	19,13	177	7,28	6,21
(a) Rice Mills, Flour & Dal Mills	40	14,21	13,30	73	4,35	3,81
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	–	–	–	2	12	5
(d) Tea Processing	1	1	1	–	–	–
(e) Processing of Fruits & Vegetables	9	40	33	–	–	–
(f) Others	494	7,27	5,49	102	2,81	2,36
3. Beverage & Tobacco	9	8,89	8,48	2	42	33
4. Textiles	300	6,03	4,66	71	7,82	6,59
(a) Cotton Textiles	15	13	11	6	5	4
(b) Jute & Other Natural Fibre Textiles	8	5	4	2	1	1
(c) Handloom Textiles & Khadi	152	1,97	1,69	30	26	20
(d) Other Textiles & Textile Products	125	3,88	2,82	33	7,49	6,34
5. Paper, Paper Products & Printing	42	13,35	10,60	14	58	48
6. Woods and Wood Products	49	1,75	1,37	27	4,24	2,60
7. Leather & Leather Products	14	71	62	26	50	32
8. Gems and Jewellery	4	33	29	3	11	7
9. Rubber & Plastic Products	13	11,06	10,42	1	–	–
10. Chemicals & Chemical Products	12	5,75	4,24	3	8	7
(a) Heavy Industrial Chemicals	1	6	1	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	–	–	–	–	–	–
(d) Non-Edible Oils	1	1,25	1,24	1	5	5
(e) Other Chemicals & Chemical Products	10	4,44	2,99	2	3	3
11. Petroleum, Coal Products & Nuclear Fuels	10	20,24	18,87	5	17,15	16,17
12. Manufacture of Cement & Cement Products	25	162,12	155,23	9	90,31	76,65
13. Basic Metals & Metal Products	57	40,08	20,12	18	8,48	6,80
(a) Iron & Steel	10	4,88	4,64	4	8,20	6,58
(b) Non-Ferrous Metals	5	1,29	1,05	–	–	–
(c) Metal Products	42	33,92	14,43	14	29	22
14. Engineering	82	8,40	6,88	28	2,35	1,41
(a) Heavy Engineering	12	1,26	1,05	9	78	44
(b) Light Engineering	47	2,26	1,73	10	18	11
(c) Electrical Machinery & Goods	17	55	44	8	1,30	84
(d) Electronic Machinery & Goods	6	4,33	3,66	1	9	1
15. Vehicles, Vehicle Parts & Transport Equipments	9	2,01	57	8	10	9
16. Other Industries	729	18,24	15,91	226	2,17	1,90
17. Electricity, Gas & Water	10	57	39	1	50,00	50,04
(a) Electricity Generation & Transmission	–	–	–	1	50,00	50,04
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	10	57	39	–	–	–
18. Construction	49	54,69	51,86	22	6,02	5,12
(a) Other than Infrastructure	34	1,96	1,57	9	94	77
(b) Infrastructure Construction	15	52,73	50,29	13	5,08	4,35
III. TRANSPORT OPERATORS	974	35,85	27,82	382	10,93	8,46
IV. PROFESSIONAL AND OTHER SERVICES	769	28,47	21,99	274	11,28	8,46
1. Professional Services	23	1,38	93	13	1,11	1,26
2. Tourism, Hotel & Restaurants	169	3,88	2,83	50	1,64	1,16
3. Recreation services	19	32	21	9	11	11
4. IT and Telecommunications	3	23	15	5	22	20
5. Others	555	22,66	17,86	197	8,21	5,73
V. PERSONAL LOANS	23,238	341,01	264,15	14,396	239,06	177,51
1. Housing	2,766	91,94	72,44	2,130	70,93	56,18
2. Consumer Durables	828	4,10	2,69	252	1,32	88
3. Vehicles	1,371	33,24	25,31	660	16,55	12,54
4. Education	164	5,49	4,09	110	3,05	2,18
5. Personal Credit Cards	18	72	20	–	–	–
6. Others	18,091	205,52	159,43	11,244	147,21	105,73
VI. TRADE	4,009	133,67	112,12	1,706	35,55	28,80
1. Wholesale Trade	45	26,77	24,01	35	5,83	5,07
2. Retail Trade	3,964	106,90	88,11	1,671	29,72	23,73
VII. FINANCE	432	1,44	1,02	44	82	74
VIII. ALL OTHERS	450	14,76	12,18	203	3,23	2,75
TOTAL BANK CREDIT	64,311	1088,66	905,84	22,884	538,98	436,78

TABLE No.5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION

MARCH 2010

**NORTH-EASTERN REGION
STATE: MEGHALAYA**

(Amount in ₹ Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	990	39,57	34,69	-	-	-
1. Direct Finance	908	14,60	11,93	-	-	-
2. Indirect Finance	82	24,97	22,76	-	-	-
II. INDUSTRY	1,047	449,71	356,22	-	-	-
1. Mining & Quarrying	66	18,71	14,82	-	-	-
2. Food Manufacturing & Processing	76	16,14	5,27	-	-	-
(a) Rice Mills, Flour & Dal Mills	3	74	74	-	-	-
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	2	55	24	-	-	-
(d) Tea Processing	3	50	46	-	-	-
(e) Processing of Fruits & Vegetables	1	15	16	-	-	-
(f) Others	67	14,20	3,68	-	-	-
3. Beverage & Tobacco	3	1,22	87	-	-	-
4. Textiles	47	3,19	2,65	-	-	-
(a) Cotton Textiles	3	1,82	1,78	-	-	-
(b) Jute & Other Natural Fibre Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	16	31	29	-	-	-
(d) Other Textiles & Textile Products	28	1,06	58	-	-	-
5. Paper, Paper Products & Printing	26	1,47	1,23	-	-	-
6. Woods and Wood Products	21	59	49	-	-	-
7. Leather & Leather Products	8	44	42	-	-	-
8. Gems and Jewellery	1	2	1	-	-	-
9. Rubber & Plastic Products	7	19	17	-	-	-
10. Chemicals & Chemical Products	6	36	29	-	-	-
(a) Heavy Industrial Chemicals	-	-	-	-	-	-
(b) Fertilisers	1	1	-	-	-	-
(c) Drugs & Pharmaceuticals	1	4	4	-	-	-
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	4	31	24	-	-	-
11. Petroleum, Coal Products & Nuclear Fuels	3	7,11	7,85	-	-	-
12. Manufacture of Cement & Cement Products	37	169,06	123,21	-	-	-
13. Basic Metals & Metal Products	8	9,15	4,10	-	-	-
(a) Iron & Steel	3	3,07	6	-	-	-
(b) Non-Ferrous Metals	1	6,00	3,98	-	-	-
(c) Metal Products	4	9	6	-	-	-
14. Engineering	27	2,01	1,31	-	-	-
(a) Heavy Engineering	7	65	44	-	-	-
(b) Light Engineering	13	1,25	80	-	-	-
(c) Electrical Machinery & Goods	5	11	6	-	-	-
(d) Electronic Machinery & Goods	2	1	1	-	-	-
15. Vehicles, Vehicle Parts & Transport Equipments	6	27,32	27,20	-	-	-
16. Other Industries	600	9,28	5,52	-	-	-
17. Electricity, Gas & Water	4	1,30	1,18	-	-	-
(a) Electricity Generation & Transmission	3	1,10	1,06	-	-	-
(b) Non-Conventional Energy	1	20	12	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
18. Construction	101	182,14	159,61	-	-	-
(a) Other than Infrastructure	67	16,53	11,38	-	-	-
(b) Infrastructure Construction	34	165,61	148,24	-	-	-
III. TRANSPORT OPERATORS	679	21,89	14,92	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	1,023	58,34	46,28	-	-	-
1. Professional Services	88	6,46	4,26	-	-	-
2. Tourism, Hotel & Restaurants	78	4,74	3,36	-	-	-
3. Recreation services	3	5	2	-	-	-
4. IT and Telecommunications	17	2,20	1,48	-	-	-
5. Others	837	44,89	37,17	-	-	-
V. PERSONAL LOANS	31,341	662,83	504,13	-	-	-
1. Housing	3,999	208,82	159,25	-	-	-
2. Consumer Durables	472	2,04	1,48	-	-	-
3. Vehicles	3,331	78,69	58,77	-	-	-
4. Education	883	27,64	20,20	-	-	-
5. Personal Credit Cards	273	1,74	73	-	-	-
6. Others	22,383	343,90	263,71	-	-	-
VI. TRADE	3,065	262,67	187,46	-	-	-
1. Wholesale Trade	298	132,04	84,15	-	-	-
2. Retail Trade	2,767	130,63	103,32	-	-	-
VII. FINANCE	17	16,34	27	-	-	-
VIII. ALL OTHERS	4,320	12,73	10,72	-	-	-
TOTAL BANK CREDIT	42,482	1524,08	1154,69	-	-	-