

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

**State : Meghalaya**

<b>NORTH - EASTERN REGION</b>		(Amount in Rupees Lakh)					
<b>OCCUPATION</b>	<b>STATE BANK OF INDIA AND ITS ASSOCIATES</b>			<b>NATIONALISED BANKS</b>			
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	
	1	2	3	4	5	6	
<b>I. AGRICULTURE</b>	<b>8,344</b>	<b>15,46</b>	<b>10,53</b>	<b>1,896</b>	<b>5,08</b>	<b>4,56</b>	
1. Direct Finance	8,193	13,40	10,12	1,892	4,87	4,35	
2. Indirect Finance	151	2,06	40	4	21	21	
<b>II. INDUSTRY</b>	<b>7,216</b>	<b>49,56</b>	<b>29,66</b>	<b>868</b>	<b>21,53</b>	<b>20,88</b>	
1. Mining & Quarrying	77	21,69	12,70	15	90	90	
2. Food Manufacturing & Processing	13	90	79	8	32	21	
(a) Rice Mills, Flour & Dal Mills	3	41	37	2	21	11	
(b) Sugar	—	—	—	—	—	—	
(c) Edible Oils & Vanaspati	—	—	—	—	—	—	
(d) Tea Processing	—	—	—	—	—	—	
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—	
(f) Others	10	49	42	6	11	9	
3. Beverage & Tobacco	—	—	—	—	—	—	
4. Textiles	10	10	10	13	13	11	
(a) Cotton Textiles	—	—	—	—	—	—	
(b) Jute Textiles	—	—	—	—	—	—	
(c) Handloom Textiles & Khadi	5	2	1	9	6	4	
(d) Other Textiles	5	9	8	4	7	7	
5. Paper, Paper Products & Printing	6	26	22	3	11	9	
6. Leather & Leather Products	—	—	—	2	1	1	
7. Rubber & Rubber Products	—	—	—	—	—	—	
8. Chemicals & Chemical Products	3	30	31	1	89	89	
(a) Heavy Industrial Chemicals	—	—	—	—	—	—	
(b) Fertilisers	—	—	—	—	—	—	
(c) Drugs & Pharmaceuticals	1	11	11	—	—	—	
(d) Non-Edible Oils	—	—	—	—	—	—	
(e) Other Chemicals & Chemical Products	2	20	20	1	89	89	
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—	
10. Manufacture of Cement & Cement Products	1	40	24	3	34	37	
11. Basic Metals & Metal Products	5	10,54	1,31	7	10	11	
(a) Iron & Steel	3	10,43	1,19	—	—	—	
(b) Non-Ferrous Metals	—	—	—	—	—	—	
(c) Other Metal Products	2	11	11	7	10	11	
12. Engineering	13	19	16	—	—	—	
(a) Heavy Engineering	1	3	1	—	—	—	
(b) Light Engineering	10	16	15	—	—	—	
(c) Electrical Machinery & Goods	2	1	—	—	—	—	
(d) Electronic Machinery & Goods	—	—	—	—	—	—	
13. Vehicles, Vehicle Parts & Transport Equipments	8	4	4	1	3	3	
14. Other Industries	7,078	15,06	13,73	757	5,87	4,79	
15. Electricity, Gas & Water	1	3	3	6	6,99	7,00	
(a) Electricity Generation & Transmission	1	3	3	2	6,81	6,81	
(b) Non-Conventional Energy	—	—	—	2	10	10	
(c) Gas, Steam & Water Supply	—	—	—	2	8	9	
16. Construction	1	4	4	52	5,86	6,37	
<b>III. TRANSPORT OPERATORS</b>	<b>447</b>	<b>8,25</b>	<b>5,68</b>	<b>304</b>	<b>3,85</b>	<b>3,11</b>	
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>638</b>	<b>3,68</b>	<b>2,90</b>	<b>560</b>	<b>28,00</b>	<b>26,69</b>	
<b>V. PERSONAL LOANS</b>	<b>11,415</b>	<b>44,32</b>	<b>37,11</b>	<b>6,959</b>	<b>31,55</b>	<b>28,02</b>	
1. Loans for Purchase of Consumer Durables	1,465	3,94	3,00	1,049	3,64	2,96	
2. Loans for Housing	736	10,00	8,75	389	5,59	5,00	
3. Rest of the Personal Loans	9,214	30,38	25,37	5,521	22,32	20,06	
<b>VI. TRADE</b>	<b>4,321</b>	<b>24,09</b>	<b>20,26</b>	<b>2,975</b>	<b>24,29</b>	<b>23,40</b>	
1. Wholesale Trade	266	8,25	6,83	272	8,32	7,72	

2. Retail Trade	4,055	15,84	13,44	2,703	15,98	15,68
<b>VII. FINANCE</b>	<b>2</b>	<b>95</b>	<b>16</b>	<b>9</b>	<b>49</b>	<b>40</b>
<b>VIII. ALLOTHERS</b>	<b>1,408</b>	<b>29,31</b>	<b>22,74</b>	<b>2,578</b>	<b>16,84</b>	<b>15,54</b>
<b>TOTAL BANK CREDIT</b>	<b>33,791</b>	<b>175,63</b>	<b>129,04</b>	<b>16,149</b>	<b>131,64</b>	<b>122,59</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	1,491	2,58	2,20	126	33	30
2. Other Small Scale Industries	5,646	14,63	13,33	551	2,82	2,59

**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
<b>I. AGRICULTURE</b>	—	—	—	<b>16,738</b>	<b>13,04</b>	<b>12,62</b>
1. Direct Finance	—	—	—	16,738	13,04	12,62
2. Indirect Finance	—	—	—	—	—	—
<b>II. INDUSTRY</b>	—	—	—	<b>2,006</b>	<b>2,98</b>	<b>2,65</b>
1. Mining & Quarrying	—	—	—	3	19	10
2. Food Manufacturing & Processing	—	—	—	19	33	21
(a) Rice Mills, Flour & Dal Mills	—	—	—	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	—	—	—	19	33	21
3. Beverage & Tobacco	—	—	—	—	—	—
4. Textiles	—	—	—	7	8	7
(a) Cotton Textiles	—	—	—	7	8	7
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles	—	—	—	—	—	—
5. Paper, Paper Products & Printing	—	—	—	6	11	8
6. Leather & Leather Products	—	—	—	—	—	—
7. Rubber & Rubber Products	—	—	—	2	4	4
8. Chemicals & Chemical Products	—	—	—	—	—	—
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	—	—	—	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	1	4	1
11. Basic Metals & Metal Products	—	—	—	2	3	2
(a) Iron & Steel	—	—	—	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Other Metal Products	—	—	—	2	3	2
12. Engineering	—	—	—	7	8	4
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	—	—	—	7	8	4
(c) Electrical Machinery & Goods	—	—	—	—	—	—
(d) Electronic Machinery & Goods	—	—	—	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	1	2	1
14. Other Industries	—	—	—	1,953	1,84	1,82
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	—	—	—	5	23	25
<b>III. TRANSPORT OPERATORS</b>	—	—	—	<b>423</b>	<b>6,02</b>	<b>4,72</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	—	—	—	<b>62</b>	<b>15</b>	<b>14</b>
<b>V. PERSONAL LOANS</b>	—	—	—	<b>1,951</b>	<b>4,95</b>	<b>4,72</b>
1. Loans for Purchase of Consumer Durables	—	—	—	615	1,23	1,06
2. Loans for Housing	—	—	—	108	1,52	1,50
3. Rest of the Personal Loans	—	—	—	1,228	2,20	2,16
<b>VI. TRADE</b>	—	—	—	<b>2,537</b>	<b>4,61</b>	<b>4,51</b>
1. Wholesale Trade	—	—	—	11	2	2
2. Retail Trade	—	—	—	2,526	4,60	4,49
<b>VII. FINANCE</b>	—	—	—	—	—	—
<b>VIII. ALLOTHERS</b>	—	—	—	<b>681</b>	<b>55</b>	<b>56</b>
<b>TOTAL BANK CREDIT</b>	—	—	—	<b>24,398</b>	<b>32,31</b>	<b>29,91</b>

OF WHICH: 1. Artisans & Village Industries	—	—	—	471	61	53
2. Other Small Scale Industries	—	—	—	1,333	1,77	1,54

**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
<b>I. AGRICULTURE</b>	<b>1</b>	<b>1</b>	<b>—</b>	<b>26,979</b>	<b>33,59</b>	<b>27,71</b>
1. Direct Finance	1	1	—	26,824	31,32	27,09
2. Indirect Finance	—	—	—	155	2,27	62
<b>II. INDUSTRY</b>	<b>41</b>	<b>1,15</b>	<b>1,03</b>	<b>10,131</b>	<b>75,22</b>	<b>54,22</b>
1. Mining & Quarrying	—	—	—	95	22,77	13,70
2. Food Manufacturing & Processing	—	—	—	40	1,54	1,20
(a) Rice Mills, Flour & Dal Mills	—	—	—	5	62	49
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	—	—	—	35	92	72
3. Beverage & Tobacco	—	—	—	—	—	—
4. Textiles	—	—	—	30	30	28
(a) Cotton Textiles	—	—	—	7	8	7
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	14	8	5
(d) Other Textiles	—	—	—	9	15	15
5. Paper, Paper Products & Printing	—	—	—	15	48	39
6. Leather & Leather Products	—	—	—	2	1	1
7. Rubber & Rubber Products	—	—	—	2	4	4
8. Chemicals & Chemical Products	1	3	—	5	1,22	1,20
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	1	3	—	2	14	11
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	—	—	—	3	1,08	1,09
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	5	78	62
11. Basic Metals & Metal Products	1	10	9	15	10,77	1,53
(a) Iron & Steel	—	—	—	3	10,43	1,19
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Other Metal Products	1	10	9	12	34	33
12. Engineering	—	—	—	20	27	20
(a) Heavy Engineering	—	—	—	1	3	1
(b) Light Engineering	—	—	—	17	23	19
(c) Electrical Machinery & Goods	—	—	—	2	1	—
(d) Electronic Machinery & Goods	—	—	—	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	2	5	5	12	14	13
14. Other Industries	32	6	4	9,820	22,83	20,38
15. Electricity, Gas & Water	—	—	—	7	7,02	7,03
(a) Electricity Generation & Transmission	—	—	—	3	6,84	6,84
(b) Non-Conventional Energy	—	—	—	2	10	10
(c) Gas, Steam & Water Supply	—	—	—	2	8	9
16. Construction	5	91	85	63	7,04	7,51
<b>III. TRANSPORT OPERATORS</b>	<b>14</b>	<b>8</b>	<b>8</b>	<b>1,188</b>	<b>18,21</b>	<b>13,59</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>11</b>	<b>7</b>	<b>6</b>	<b>1,271</b>	<b>31,91</b>	<b>29,79</b>
<b>V. PERSONAL LOANS</b>	<b>259</b>	<b>1,40</b>	<b>1,27</b>	<b>20,584</b>	<b>82,22</b>	<b>71,13</b>
1. Loans for Purchase of Consumer Durables	24	6	4	3,153	8,87	7,05
2. Loans for Housing	2	4	3	1,235	17,15	15,28
3. Rest of the Personal Loans	233	1,30	1,20	16,196	56,20	48,80
<b>VI. TRADE</b>	<b>47</b>	<b>83</b>	<b>80</b>	<b>9,880</b>	<b>53,83</b>	<b>48,97</b>
1. Wholesale Trade	2	40	44	551	16,99	15,00
2. Retail Trade	45	43	36	9,329	36,84	33,96
<b>VII. FINANCE</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>11</b>	<b>1,44</b>	<b>55</b>
<b>VIII. ALLOTHERS</b>	<b>95</b>	<b>54</b>	<b>55</b>	<b>4,762</b>	<b>47,25</b>	<b>39,38</b>
<b>TOTAL BANK CREDIT</b>	<b>468</b>	<b>4,09</b>	<b>3,81</b>	<b>74,806</b>	<b>343,67</b>	<b>285,35</b>
OF WHICH: 1. Artisans & Village Industries	25	2	2	2,113	3,53	3,04
2. Other Small Scale Industries	8	15	11	7,538	19,37	17,56

