

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

**STATE : NAGALAND**

NORTH - EASTERN REGION		(Amount in Rupees Lakh)					
OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			
	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>7,519</b>	<b>15,43</b>	<b>12,17</b>	<b>1,896</b>	<b>6,07</b>	<b>6,52</b>	
1. Direct Finance	7,499	15,24	12,00	1,887	5,04	5,38	
2. Indirect Finance	20	19	17	9	1,03	1,14	
<b>II. INDUSTRY</b>	<b>2,604</b>	<b>28,00</b>	<b>17,58</b>	<b>537</b>	<b>10,96</b>	<b>12,22</b>	
1. Mining & Quarrying	2	7	6	3	18	16	
2. Food Manufacturing & Processing	26	6,29	3,34	37	1,57	1,68	
(a) Rice Mills, Flour & Dal Mills	11	1,68	1,53	22	1,01	99	
(b) Sugar	-	-	-	-	-	-	
(c) Edible Oils & Vanaspati	1	-	-	-	-	-	
(d) Tea Processing	-	-	-	-	-	-	
(e) Processing of Fruits & Vegetables	1	4	7	-	-	-	
(f) Others	13	4,56	1,74	15	56	69	
3. Beverage & Tobacco	2	15	10	1	50	54	
4. Textiles	3	1,81	5	22	25	26	
(a) Cotton Textiles	-	-	-	4	11	11	
(b) Jute Textiles	-	-	-	-	-	-	
(c) Handloom Textiles & Khadi	-	-	-	5	2	2	
(d) Other Textiles	3	1,81	5	13	12	13	
5. Paper, Paper Products & Printing	3	32	22	10	13	13	
6. Leather & Leather Products	1	6	3	1	1	1	
7. Rubber & Rubber Products	1	6	5	2	3	3	
8. Chemicals & Chemical Products	2	13	15	3	17	14	
(a) Heavy Industrial Chemicals	-	-	-	-	-	-	
(b) Fertilisers	-	-	-	-	-	-	
(c) Drugs & Pharmaceuticals	1	10	12	2	2	2	
(d) Non-Edible Oils	-	-	-	-	-	-	
(e) Other Chemicals & Chemical Products	1	3	3	1	15	12	
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-	
10. Manufacture of Cement & Cement Products	2	17	17	-	-	-	
11. Basic Metals & Metal Products	2	90	31	2	1	1	
(a) Iron & Steel	-	-	-	-	-	-	
(b) Non-Ferrous Metals	-	-	-	-	-	-	
(c) Other Metal Products	2	90	31	2	1	1	
12. Engineering	4	21	16	11	1,04	96	
(a) Heavy Engineering	-	-	-	-	-	-	
(b) Light Engineering	-	-	-	5	79	71	
(c) Electrical Machinery & Goods	2	14	12	6	25	26	
(d) Electronic Machinery & Goods	2	7	4	-	-	-	
13. Vehicles, Vehicle Parts & Transport Equipments	-	-	-	8	95	28	
14. Other Industries	2,555	17,78	12,94	437	6,11	8,03	
15. Electricity, Gas & Water	1	4	-	-	-	-	
(a) Electricity Generation & Transmission	-	-	-	-	-	-	
(b) Non-Conventional Energy	-	-	-	-	-	-	
(c) Gas, Steam & Water Supply	1	4	-	-	-	-	
16. Construction	-	-	-	-	-	-	
<b>III. TRANSPORT OPERATORS</b>	<b>297</b>	<b>2,32</b>	<b>1,72</b>	<b>168</b>	<b>2,24</b>	<b>1,76</b>	
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>335</b>	<b>3,52</b>	<b>2,16</b>	<b>182</b>	<b>2,14</b>	<b>2,06</b>	
<b>V. PERSONAL LOANS</b>	<b>4,928</b>	<b>18,21</b>	<b>15,29</b>	<b>1,882</b>	<b>16,96</b>	<b>16,43</b>	
1. Loans for Purchase of Consumer Durables	138	27	22	399	89	76	
2. Loans for Housing	304	3,43	3,23	174	1,94	1,92	
3. Rest of the Personal Loans	4,486	14,51	11,83	1,309	14,13	13,75	
<b>VI. TRADE</b>	<b>1,164</b>	<b>16,14</b>	<b>4,92</b>	<b>918</b>	<b>9,30</b>	<b>9,25</b>	
1. Wholesale Trade	72	1,36	1,22	45	1,96	1,78	

2. Retail Trade	1,092	14,78	3,69	873	7,34	7,47
<b>VII. FINANCE</b>	<b>20</b>	<b>2,06</b>	<b>5</b>	<b>2</b>	<b>6</b>	<b>6</b>
<b>VIII. ALLOTHERS</b>	<b>1,588</b>	<b>15,56</b>	<b>11,87</b>	<b>667</b>	<b>3,94</b>	<b>3,88</b>
<b>TOTAL BANK CREDIT</b>	<b>18,455</b>	<b>101,23</b>	<b>65,75</b>	<b>6,252</b>	<b>51,67</b>	<b>52,18</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	560	1,54	1,51	169	1,20	1,16
2. Other Small Scale Industries	2,026	18,19	12,27	220	3,80	4,66

**NORTHERN REGION**

(Amount in Rupees Lakh)

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	-	-	-	<b>112</b>	<b>15</b>	<b>16</b>
1. Direct Finance	-	-	-	112	15	16
2. Indirect Finance	-	-	-	-	-	-
<b>II. INDUSTRY</b>	-	-	-	<b>36</b>	<b>5</b>	<b>6</b>
1. Mining & Quarrying	-	-	-	-	-	-
2. Food Manufacturing & Processing	-	-	-	-	-	-
(a) Rice Mills, Flour & Dal Mills	-	-	-	-	-	-
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	-	-	-	-	-	-
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-
(f) Others	-	-	-	-	-	-
3. Beverage & Tobacco	-	-	-	-	-	-
4. Textiles	-	-	-	-	-	-
(a) Cotton Textiles	-	-	-	-	-	-
(b) Jute Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	-	-	-
(d) Other Textiles	-	-	-	-	-	-
5. Paper, Paper Products & Printing	-	-	-	-	-	-
6. Leather & Leather Products	-	-	-	-	-	-
7. Rubber & Rubber Products	-	-	-	-	-	-
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	-	-	-	-	-	-
11. Basic Metals & Metal Products	-	-	-	-	-	-
(a) Iron & Steel	-	-	-	-	-	-
(b) Non-Ferrous Metals	-	-	-	-	-	-
(c) Other Metal Products	-	-	-	-	-	-
12. Engineering	-	-	-	-	-	-
(a) Heavy Engineering	-	-	-	-	-	-
(b) Light Engineering	-	-	-	-	-	-
(c) Electrical Machinery & Goods	-	-	-	-	-	-
(d) Electronic Machinery & Goods	-	-	-	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	-	-	-	-	-	-
14. Other Industries	-	-	-	36	5	6
15. Electricity, Gas & Water	-	-	-	-	-	-
(a) Electricity Generation & Transmission	-	-	-	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16. Construction	-	-	-	-	-	-
<b>III. TRANSPORT OPERATORS</b>	-	-	-	<b>14</b>	<b>29</b>	<b>21</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	-	-	-	-	-	-
<b>V. PERSONAL LOANS</b>	-	-	-	<b>539</b>	<b>98</b>	<b>78</b>
1. Loans for Purchase of Consumer Durables	-	-	-	302	68	52
2. Loans for Housing	-	-	-	2	2	1
3. Rest of the Personal Loans	-	-	-	235	28	25
<b>VI. TRADE</b>	-	-	-	<b>80</b>	<b>15</b>	<b>13</b>
1. Wholesale Trade	-	-	-	-	-	-
2. Retail Trade	-	-	-	80	15	13
<b>VII. FINANCE</b>	-	-	-	-	-	-
<b>VIII. ALLOTHERS</b>	-	-	-	<b>3</b>	-	<b>1</b>
<b>TOTAL BANK CREDIT</b>	-	-	-	<b>784</b>	<b>1,63</b>	<b>1,34</b>

<i>OF WHICH:</i> 1. Artisans & Village Industries	-	-	-	13	1	2
2. Other Small Scale Industries	-	-	-	10	3	3

**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>92</b>	<b>82</b>	<b>1,16</b>	<b>9,619</b>	<b>22,48</b>	<b>20,01</b>
1. Direct Finance	92	82	1,16	9,590	21,25	18,70
2. Indirect Finance	-	-	-	29	1,23	1,31
<b>II. INDUSTRY</b>	<b>24</b>	<b>32</b>	<b>30</b>	<b>3,201</b>	<b>39,32</b>	<b>30,17</b>
1. Mining & Quarrying	-	-	-	5	25	22
2. Food Manufacturing & Processing	-	-	-	63	7,86	5,03
(a) Rice Mills, Flour & Dal Mills	-	-	-	33	2,69	2,53
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	-	-	-	1	-	-
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	1	4	7
(f) Others	-	-	-	28	5,13	2,43
3. Beverage & Tobacco	-	-	-	3	65	64
4. Textiles	4	2	2	29	2,09	33
(a) Cotton Textiles	-	-	-	4	11	11
(b) Jute Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	5	2	2
(d) Other Textiles	4	2	2	20	1,96	20
5. Paper, Paper Products & Printing	-	-	-	13	45	35
6. Leather & Leather Products	-	-	-	2	7	4
7. Rubber & Rubber Products	-	-	-	3	9	8
8. Chemicals & Chemical Products	-	-	-	5	30	29
(a) Heavy Industrial Chemicals	-	-	-	-	-	-
(b) Fertilisers	-	-	-	-	-	-
(c) Drugs & Pharmaceuticals	-	-	-	3	12	14
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	-	-	-	2	18	15
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-
10. Manufacture of Cement & Cement Products	-	-	-	2	17	17
11. Basic Metals & Metal Products	-	-	-	4	91	31
(a) Iron & Steel	-	-	-	-	-	-
(b) Non-Ferrous Metals	-	-	-	-	-	-
(c) Other Metal Products	-	-	-	4	91	31
12. Engineering	1	2	2	16	1,27	1,14
(a) Heavy Engineering	-	-	-	-	-	-
(b) Light Engineering	1	2	2	6	81	73
(c) Electrical Machinery & Goods	-	-	-	8	39	38
(d) Electronic Machinery & Goods	-	-	-	2	7	4
13. Vehicles, Vehicle Parts & Transport Equipments	-	-	-	8	95	28
14. Other Industries	17	11	9	3,045	24,06	21,12
15. Electricity, Gas & Water	-	-	-	1	4	-
(a) Electricity Generation & Transmission	-	-	-	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	1	4	-
16. Construction	2	16	16	2	16	16
<b>III. TRANSPORT OPERATORS</b>	<b>8</b>	<b>9</b>	<b>5</b>	<b>487</b>	<b>4,94</b>	<b>3,74</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>8</b>	<b>32</b>	<b>28</b>	<b>525</b>	<b>5,98</b>	<b>4,49</b>
<b>V. PERSONAL LOANS</b>	<b>202</b>	<b>1,27</b>	<b>1,20</b>	<b>7,551</b>	<b>37,43</b>	<b>33,71</b>
1. Loans for Purchase of Consumer Durables	1	-	-	840	1,84	1,51
2. Loans for Housing	4	10	8	484	5,49	5,24
3. Rest of the Personal Loans	197	1,17	1,13	6,227	30,10	26,96
<b>VI. TRADE</b>	<b>31</b>	<b>6</b>	<b>7</b>	<b>2,193</b>	<b>25,65</b>	<b>14,36</b>
1. Wholesale Trade	-	-	-	117	3,32	3,00
2. Retail Trade	31	6	7	2,076	22,33	11,36
<b>VII. FINANCE</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>22</b>	<b>2,12</b>	<b>11</b>
<b>VIII. ALLOTHERS</b>	<b>35</b>	<b>11</b>	<b>12</b>	<b>2,293</b>	<b>19,61</b>	<b>15,87</b>
<b>TOTAL BANK CREDIT</b>	<b>400</b>	<b>2,99</b>	<b>3,18</b>	<b>25,891</b>	<b>157,52</b>	<b>122,45</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	1	1	1	743	2,76	2,70
2. Other Small Scale Industries	16	10	9	2,272	22,12	17,04

