

State : Meghalaya

**Table No. 5.7 – State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation
March 2001**

NORTH-EASTERN REGION		(Amount in Rupees 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	24,836	27,91	22,67	1,391	4,34	3,91
1. Direct Finance	24,703	25,92	22,27	1,369	4,07	3,69
2. Indirect Finance	133	2,00	40	22	27	22
II. INDUSTRY	3,740	21,13	10,80	657	5,25	3,93
1. Mining & Quarrying	10	52	42	1	16	5
2. Food Manufacturing & Processing	25	51	38	5	22	19
(a) Rice Mills, Flour & Dal Mills	2	3	3	1	14	12
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	23	47	35	4	8	7
3. Beverage & Tobacco	—	—	—	—	—	—
4. Textiles	13	14	13	13	7	6
(a) Cotton Textiles	—	—	—	6	4	4
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	9	6	4	5	2	1
(d) Other Textiles	4	9	9	2	1	1
5. Paper, Paper Products & Printing	2	11	9	1	3	3
6. Leather & Leather Products	—	—	—	—	—	—
7. Rubber & Rubber Products	1	1	1	—	—	—
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	2	12	11	2	41	25
11. Basic Metals & Metal Products	6	10,49	1,23	1	1	1
(a) Iron & Steel	3	10,43	1,19	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Other Metal Products	3	6	3	1	1	1
12. Engineering	4	17	14	10	3	2
(a) Heavy Engineering	1	3	1	—	—	—
(b) Light Engineering	3	14	14	8	3	2
(c) Electrical Machinery & Goods	—	—	—	2	1	—
(d) Electronic Machinery & Goods	—	—	—	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	9	6	5
14. Other Industries	3,665	8,87	8,10	611	4,22	3,24
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	12	19	19	4	3	3
III. TRANSPORT OPERATORS	516	9,16	6,80	268	3,73	2,72
IV. PROFESSIONAL AND OTHER SERVICES	447	1,56	1,42	139	1,19	98
V. PERSONAL LOANS	5,961	19,54	17,03	3,466	14,77	12,95
1. Loans for Purchase of Consumer Durables	679	1,44	1,14	503	1,07	78
2. Loans for Housing	224	2,81	2,47	251	3,53	3,06
3. Rest of the Personal Loans	5,058	15,29	13,42	2,712	10,16	9,11
VI. TRADE	5,524	13,31	11,88	977	7,21	6,62
1. Wholesale Trade	166	74	52	36	1,22	1,19
2. Retail Trade	5,358	12,57	11,36	941	5,99	5,43
VII. FINANCE	—	—	—	—	—	—
VIII. ALL OTHERS	1,757	9,86	6,64	1,200	9,27	7,80
TOTAL BANK CREDIT	42,781	102,47	77,24	8,098	45,76	38,90
<i>OF WHICH:</i> 1. Artisans & Village Industries	1,676	2,81	2,43	107	21	15
2. Other Small Scale Industries	1,783	6,87	6,26	529	2,35	2,02

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	752	1,34	1,14	—	—	—
1. Direct Finance	752	1,34	1,14	—	—	—
2. Indirect Finance	—	—	—	—	—	—
II. INDUSTRY	5,734	48,85	39,49	—	—	—
1. Mining & Quarrying	84	22,09	13,23	—	—	—
2. Food Manufacturing & Processing	10	82	63	—	—	—
(a) Rice Mills, Flour & Dal Mills	2	45	34	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	8	37	29	—	—	—
3. Beverage & Tobacco	—	—	—	—	—	—
4. Textiles	4	9	9	—	—	—
(a) Cotton Textiles	1	3	3	—	—	—
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles	3	6	6	—	—	—
5. Paper, Paper Products & Printing	12	34	27	—	—	—
6. Leather & Leather Products	2	1	1	—	—	—
7. Rubber & Rubber Products	1	3	3	—	—	—
8. Chemicals & Chemical Products	5	1,22	1,20	—	—	—
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	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	1	25	26	—	—	—
11. Basic Metals & Metal Products	8	27	29	—	—	—
(a) Iron & Steel	—	—	—	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Other Metal Products	8	27	29	—	—	—
12. Engineering	6	7	4	—	—	—
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	6	7	4	—	—	—
(c) Electrical Machinery & Goods	—	—	—	—	—	—
(d) Electronic Machinery & Goods	—	—	—	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	3	8	8	—	—	—
14. Other Industries	5,544	9,73	9,04	—	—	—
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	47	6,82	7,29	—	—	—
III. TRANSPORT OPERATORS	404	5,31	4,08	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	685	29,17	27,39	—	—	—
V. PERSONAL LOANS	11,157	47,92	41,16	—	—	—
1. Loans for Purchase of Consumer Durables	1,971	6,36	5,13	—	—	—
2. Loans for Housing	760	10,81	9,75	—	—	—
3. Rest of the Personal Loans	8,426	30,74	26,27	—	—	—
VI. TRADE	3,379	33,31	30,47	—	—	—
1. Wholesale Trade	349	15,03	13,29	—	—	—
2. Retail Trade	3,030	18,28	17,18	—	—	—
VII. FINANCE	11	1,44	55	—	—	—
VIII. ALL OTHERS	1,805	28,11	24,94	—	—	—
TOTAL BANK CREDIT	23,927	195,44	169,21	—	—	—
<i>OF WHICH:</i> 1. Artisans & Village Industries	330	52	46	—	—	—
2. Other Small Scale Industries	5,226	10,14	9,28	—	—	—