

State : Meghalaya

Tableno.5.6 – State and Bank Group-wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation–March 2002

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
I. AGRICULTURE	8,915	32,56	22,21	2,056	9,18	8,25
1. Direct Finance	8,896	24,79	20,05	1,905	3,05	2,92
2. Indirect Finance	19	7,77	2,16	151	6,13	5,32
II. INDUSTRY	2,310	99,90	71,86	1,093	178,89	73,25
1. Mining & Quarrying	89	32,03	18,51	13	1,89	1,53
2. Food Manufacturing & Processing	182	4,37	4,02	12	1,39	93
(a) Rice Mills, Flour & Dal Mills	33	2,03	1,91	1	5	5
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	2	3	4	3	1,29	83
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	6	30	23	—	—	—
(f) Others	141	2,01	1,85	8	6	5
3. Beverage & Tobacco	—	—	—	1	3	3
4. Textiles	140	13,77	9,16	31	23	17
(a) Cotton Textiles	3	2,65	1,37	1	1	—
(b) Jute & Other Natural Fibre Textiles	2	2	2	—	—	—
(c) Handloom Textiles & Khadi	31	13	12	—	—	—
(d) Other Textiles & Textile Products	104	10,97	7,65	30	22	17
5. Paper, Paper Products & Printing	35	1,13	1,10	15	53	46
6. Leather & Leather Products	—	—	—	4	3	2
7. Rubber & Plastic Products	26	6,97	4,95	3	10	8
8. Chemicals & Chemical Products	21	2,08	2,05	8	73	60
(a) Heavy Industrial Chemicals	3	46	60	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	5	51	44	3	17	13
(d) Non-Edible Oils	2	5	6	1	12	3
(e) Other Chemicals & Chemical Products	11	1,05	96	4	44	45
9. Petroleum, Coal Products & Nuclear Fuels	5	46	36	1	6	6
10. Manufacture of Cement & Cement Products	5	33	26	4	11	5
11. Basic Metals & Metal Products	50	16,16	12,54	6	5	4
(a) Iron & Steel	23	5,68	4,70	—	—	—
(b) Non-Ferrous Metals	2	14	8	—	—	—
(c) Metal Products	25	10,34	7,76	6	5	4
12. Engineering	30	13,59	12,41	48	100,54	40,62
(a) Heavy Engineering	4	8,76	8,88	1	100,00	40,16
(b) Light Engineering	19	2,55	1,90	6	21	15
(c) Electrical Machinery & Goods	4	1,52	98	10	14	14
(d) Electronic Machinery & Goods	3	76	65	31	18	17
13. Vehicles, Vehicle Parts & Transport Equipments	22	1,89	6	7	10	8
14. Other Industries	1,675	6,59	5,99	860	4,47	4,22
15. Electricity, Gas & Water	—	—	—	5	62,62	18,25

(a) Electricity Generation & Transmission	—	—	—	2	62,50	18,16
(b) Non-Conventional Energy	—	—	—	1	4	4
(c) Gas, Steam & Water Supply	—	—	—	2	8	4
16. Construction	30	54	45	75	6,02	6,10
III. TRANSPORT OPERATORS	999	14,80	9,79	399	8,30	4,67
IV. PROFESSIONAL AND OTHER SERVICES	417	7,26	4,81	353	9,25	8,35
V. PERSONAL LOANS	10,578	64,81	53,75	5,635	35,47	29,58
1. Loans for Purchase of Consumer Durables	2,036	7,64	5,37	910	2,86	2,20
2. Loans for Housing	673	19,01	16,84	297	6,13	5,04
3. Rest of the Personal Loans	7,869	38,16	31,54	4,428	26,47	22,35
VI. TRADE	3,171	42,13	26,96	1,909	39,88	36,72
1. Wholesale Trade	130	15,11	9,64	168	23,18	21,83
2. Retail Trade	3,041	27,02	17,31	1,741	16,70	14,89
VII. FINANCE	17	97	83	41	83	73
VIII. ALL OTHERS	3,448	60,65	39,17	2,667	49,97	41,47
TOTAL BANK CREDIT	29,855	323,08	229,37	14,153	331,77	203,02
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	909	11,43	9,93	240	1,11	1,02
2. Other Small Scale Industries	1,080	6,02	5,29	602	6,66	5,62

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
I. AGRICULTURE	—	—	—	19,530	12,43	12,47
1. Direct Finance	—	—	—	18,788	11,99	12,00
2. Indirect Finance	—	—	—	742	44	47
II. INDUSTRY	—	—	—	2,932	5,84	5,24
1. Mining & Quarrying	—	—	—	2	17	14
2. Food Manufacturing & Processing	—	—	—	38	82	77
(a) Rice Mills, Flour & Dal Mills	—	—	—	4	4	2
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	7	20	14
(f) Others	—	—	—	27	59	60
3. Beverage & Tobacco	—	—	—	—	—	—
4. Textiles	—	—	—	5	16	8
(a) Cotton Textiles	—	—	—	5	16	8
(b) Jute & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles & Textile Products	—	—	—	—	—	—
5. Paper, Paper Products & Printing	—	—	—	3	13	10
6. Leather & Leather Products	—	—	—	1	1	—
7. Rubber & Plastic Products	—	—	—	1	3	3
8. Chemicals & Chemical Products	—	—	—	1	—	—
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	—	—	—	1	—	—
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	1	4	3

11. Basic Metals & Metal Products	—	—	—	—	—	—
(a) Iron & Steel	—	—	—	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	—	—	—	—	—	—
12. Engineering	—	—	—	—	—	—
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	—	—	—	—	—	—
(c) Electrical Machinery & Goods	—	—	—	—	—	—
(d) Electronic Machinery & Goods	—	—	—	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	1	9	9
14. Other Industries	—	—	—	2,869	4,12	3,74
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	—	—	—	10	26	25
III. TRANSPORT OPERATORS	—	—	—	351	5,49	3,85
IV. PROFESSIONAL AND OTHER SERVICES	—	—	—	121	60	48
V. PERSONAL LOANS	—	—	—	2,310	11,43	10,09
1. Loans for Purchase of Consumer Durables	—	—	—	1,065	2,07	1,65
2. Loans for Housing	—	—	—	178	3,67	3,51
3. Rest of the Personal Loans	—	—	—	1,067	5,69	4,93
VI. TRADE	—	—	—	2,398	5,37	4,28
1. Wholesale Trade	—	—	—	4	7	7
2. Retail Trade	—	—	—	2,394	5,30	4,21
VII. FINANCE	—	—	—	2	2	2
VIII. ALL OTHERS	—	—	—	210	79	83
TOTAL BANK CREDIT	—	—	—	27,854	41,98	37,27
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	1,677	2,76	2,65
2. Other Small Scale Industries	—	—	—	1,196	2,57	2,17

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
I. AGRICULTURE	1	1	1	30,502	54,18	42,94
1. Direct Finance	—	—	—	29,589	39,83	34,97
2. Indirect Finance	1	1	1	913	14,35	7,97
II. INDUSTRY	10	1,96	1,54	6,345	286,59	151,90
1. Mining & Quarrying	—	—	—	104	34,09	20,19
2. Food Manufacturing & Processing	—	—	—	232	6,59	5,72
(a) Rice Mills, Flour & Dal Mills	—	—	—	38	2,12	1,98
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	5	1,32	86
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	13	49	37
(f) Others	—	—	—	176	2,66	2,50
3. Beverage & Tobacco	—	—	—	1	3	3
4. Textiles	1	5	—	177	14,21	9,42
(a) Cotton Textiles	—	—	—	9	2,82	1,46
(b) Jute & Other Natural Fibre Textiles	—	—	—	2	2	2
(c) Handloom Textiles & Khadi	—	—	—	31	13	12

(d) Other Textiles & Textile Products	1	5	—	135	11,24	7,82
5. Paper, Paper Products & Printing	1	3	3	54	1,82	1,69
6. Leather & Leather Products	—	—	—	5	4	3
7. Rubber & Plastic Products	—	—	—	30	7,10	5,06
8. Chemicals & Chemical Products	—	—	—	30	2,81	2,66
(a) Heavy Industrial Chemicals	—	—	—	3	46	60
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	8	68	56
(d) Non-Edible Oils	—	—	—	3	17	8
(e) Other Chemicals & Chemical Products	—	—	—	16	1,50	1,42
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	6	52	42
10. Manufacture of Cement & Cement Products	2	1,13	69	12	1,60	1,03
11. Basic Metals & Metal Products	—	—	—	56	16,21	12,58
(a) Iron & Steel	—	—	—	23	5,68	4,70
(b) Non-Ferrous Metals	—	—	—	2	14	8
(c) Metal Products	—	—	—	31	10,40	7,81
12. Engineering	—	—	—	78	114,13	53,03
(a) Heavy Engineering	—	—	—	5	108,76	49,04
(b) Light Engineering	—	—	—	25	2,76	2,05
(c) Electrical Machinery & Goods	—	—	—	14	1,66	1,12
(d) Electronic Machinery & Goods	—	—	—	34	94	82
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	30	2,08	23
14. Other Industries	4	3	3	5,408	15,21	13,98
15. Electricity, Gas & Water	—	—	—	5	62,62	18,25
(a) Electricity Generation & Transmission	—	—	—	2	62,50	18,16
(b) Non-Conventional Energy	—	—	—	1	4	4
(c) Gas, Steam & Water Supply	—	—	—	2	8	4
16. Construction	2	72	80	117	7,53	7,59
III. TRANSPORT OPERATORS	9	9	5	1,758	28,68	18,36
IV. PROFESSIONAL AND OTHER SERVICES	4	32	25	895	17,44	13,90
V. PERSONAL LOANS	128	1,18	99	18,651	112,89	94,42
1. Loans for Purchase of Consumer Durables	4	1	1	4,015	12,59	9,22
2. Loans for Housing	4	10	9	1,152	28,91	25,48
3. Rest of the Personal Loans	120	1,07	89	13,484	71,40	59,72
VI. TRADE	43	1,17	1,07	7,521	88,55	69,02
1. Wholesale Trade	14	73	55	316	39,09	32,09
2. Retail Trade	29	44	52	7,205	49,46	36,93
VII. FINANCE	—	—	—	60	1,82	1,58
VIII. ALL OTHERS	138	1,79	1,55	6,463	113,20	83,02
TOTAL BANK CREDIT	333	6,52	5,46	72,195	703,35	475,13
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	2,826	15,31	13,60
2. Other Small Scale Industries	6	11	6	2,884	15,36	13,14