

State : Nagaland

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	7,645	18,49	12,31	2,080	7,02	7,49	
1. Direct Finance	7,638	17,98	11,88	1,778	4,56	5,01	
2. Indirect Finance	7	51	43	302	2,47	2,48	
II. INDUSTRY	1,804	23,86	13,00	433	12,68	12,81	
1. Mining & Quarrying	1	4	4	3	18	17	
2. Food Manufacturing & Processing	387	3,32	2,98	43	1,68	1,72	
(a) Rice Mills, Flour & Dal Mills	155	2,03	1,81	23	76	77	
(b) Sugar	—	—	—	—	—	—	
(c) Edible Oils & Vanaspati	—	—	—	1	1	1	
(d) Tea Processing	2	12	12	2	17	16	
(e) Processing of Fruits & Vegetables	1	4	5	—	—	—	
(f) Others	229	1,12	99	17	75	78	
3. Beverage & Tobacco	2	5,85	10	1	50	54	
4. Textiles	335	1,87	94	43	1,11	92	
(a) Cotton Textiles	—	—	—	5	9	10	
(b) Jute & Other Natural Fibre Textiles	34	4	4	—	—	—	
(c) Handloom Textiles & Khadi	26	18	15	6	13	14	
(d) Other Textiles & Textile Products	275	1,65	76	32	89	69	
5. Paper, Paper Products & Printing	19	1,94	28	4	7	5	
6. Leather & Leather Products	1	1	1	3	3	2	
7. Rubber & Plastic Products	10	10	10	4	20	17	
8. Chemicals & Chemical Products	6	15	17	—	—	—	
(a) Heavy Industrial Chemicals	—	—	—	—	—	—	
(b) Fertilisers	—	—	—	—	—	—	
(c) Drugs & Pharmaceuticals	2	10	11	—	—	—	
(d) Non-Edible Oils	—	—	—	—	—	—	
(e) Other Chemicals & Chemical Products	4	5	6	—	—	—	
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—	
10. Manufacture of Cement & Cement Products	2	18	15	—	—	—	
11. Basic Metals & Metal Products	20	25	24	3	7	7	
(a) Iron & Steel	—	—	—	—	—	—	
(b) Non-Ferrous Metals	—	—	—	—	—	—	
(c) Metal Products	20	25	24	3	7	7	
12. Engineering	61	41	27	11	1,01	93	
(a) Heavy Engineering	2	5	4	1	3	4	
(b) Light Engineering	36	23	15	2	71	63	
(c) Electrical Machinery & Goods	2	2	1	7	26	27	
(d) Electronic Machinery & Goods	21	11	7	1	—	—	
13. Vehicles, Vehicle Parts & Transport Equipments	13	1,98	10	3	95	30	
14. Other Industries	942	7,20	7,41	314	6,84	7,87	
15. Electricity, Gas & Water	—	—	—	—	—	—	

(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	5	57	21	1	4	4
III. TRANSPORT OPERATORS	343	6,20	3,66	489	3,49	2,94
IV. PROFESSIONAL AND OTHER SERVICES	377	4,47	2,67	254	3,10	3,21
V. PERSONAL LOANS	4,598	20,11	16,00	2,691	25,56	22,19
1. Loans for Purchase of Consumer Durables	112	26	18	724	3,38	2,83
2. Loans for Housing	190	4,45	3,31	149	2,42	2,24
3. Rest of the Personal Loans	4,296	15,39	12,51	1,818	19,76	17,13
VI. TRADE	1,149	13,90	8,23	1,406	14,64	14,48
1. Wholesale Trade	35	97	77	145	2,28	1,87
2. Retail Trade	1,114	12,94	7,46	1,261	12,36	12,61
VII. FINANCE	21	1,86	1,49	2	7	9
VIII. ALL OTHERS	1,833	39,59	12,17	713	54,32	48,82
TOTAL BANK CREDIT	17,770	128,47	69,53	8,068	120,88	112,03
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	449	4,93	4,47	189	1,07	1,09
2. Other Small Scale Industries	939	6,67	5,06	141	4,86	5,11

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	—	—	—	125	18	15
1. Direct Finance	—	—	—	125	18	15
2. Indirect Finance	—	—	—	—	—	—
II. INDUSTRY	—	—	—	30	9	8
1. Mining & Quarrying	—	—	—	1	3	2
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 & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles & Textile Products	—	—	—	—	—	—
5. Paper, Paper Products & Printing	—	—	—	—	—	—
6. Leather & Leather Products	—	—	—	—	—	—
7. Rubber & Plastic 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) 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	—	—	—	29	6	6
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	—	—	—	—	—	—
III. TRANSPORT OPERATORS	—	—	—	25	44	33
IV. PROFESSIONAL AND OTHER SERVICES	—	—	—	—	—	—
V. PERSONAL LOANS	—	—	—	878	1,97	1,69
1. Loans for Purchase of Consumer Durables	—	—	—	712	1,35	1,17
2. Loans for Housing	—	—	—	3	6	6
3. Rest of the Personal Loans	—	—	—	163	56	47
VI. TRADE	—	—	—	82	20	17
1. Wholesale Trade	—	—	—	—	—	—
2. Retail Trade	—	—	—	82	20	17
VII. FINANCE	—	—	—	—	—	—
VIII. ALL OTHERS	—	—	—	40	7	8
TOTAL BANK CREDIT	—	—	—	1,180	2,96	2,51
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	18	6	5
2. Other Small Scale Industries	—	—	—	12	3	3

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	107	1,50	2,18	9,957	27,20	22,13
1. Direct Finance	107	1,50	2,18	9,648	24,22	19,22
2. Indirect Finance	—	—	—	309	2,98	2,91
II. INDUSTRY	10	49	27	2,277	37,12	26,16
1. Mining & Quarrying	—	—	—	5	24	23
2. Food Manufacturing & Processing	1	40	20	431	5,40	4,90
(a) Rice Mills, Flour & Dal Mills	1	40	20	179	3,19	2,79
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	1	1	1
(d) Tea Processing	—	—	—	4	29	28
(e) Processing of Fruits & Vegetables	—	—	—	1	4	5
(f) Others	—	—	—	246	1,87	1,77
3. Beverage & Tobacco	—	—	—	3	6,35	64
4. Textiles	—	—	—	378	2,98	1,86
(a) Cotton Textiles	—	—	—	5	9	10
(b) Jute & Other Natural Fibre Textiles	—	—	—	34	4	4
(c) Handloom Textiles & Khadi	—	—	—	32	31	29

(d) Other Textiles & Textile Products	—	—	—	307	2,53	1,44
5. Paper, Paper Products & Printing	—	—	—	23	2,01	33
6. Leather & Leather Products	—	—	—	4	4	3
7. Rubber & Plastic Products	—	—	—	14	30	28
8. Chemicals & Chemical Products	—	—	—	6	15	17
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	2	10	11
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	—	—	—	4	5	6
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	2	18	15
11. Basic Metals & Metal Products	—	—	—	23	32	31
(a) Iron & Steel	—	—	—	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	—	—	—	23	32	31
12. Engineering	—	—	—	72	1,42	1,20
(a) Heavy Engineering	—	—	—	3	8	8
(b) Light Engineering	—	—	—	38	94	77
(c) Electrical Machinery & Goods	—	—	—	9	28	27
(d) Electronic Machinery & Goods	—	—	—	22	12	7
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	16	2,93	40
14. Other Industries	9	10	7	1,294	14,19	15,41
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	—	—	—	6	61	25
III. TRANSPORT OPERATORS	15	5	4	872	10,18	6,98
IV. PROFESSIONAL AND OTHER SERVICES	18	68	64	649	8,24	6,52
V. PERSONAL LOANS	125	40	31	8,292	48,04	40,19
1. Loans for Purchase of Consumer Durables	9	1	1	1,557	5,01	4,18
2. Loans for Housing	2	4	3	344	6,97	5,63
3. Rest of the Personal Loans	114	35	27	6,391	36,07	30,37
VI. TRADE	11	1,74	1,15	2,648	30,49	24,03
1. Wholesale Trade	2	60	34	182	3,85	2,98
2. Retail Trade	9	1,14	81	2,466	26,64	21,05
VII. FINANCE	14	8	9	37	2,01	1,67
VIII. ALL OTHERS	166	72	88	2,752	94,70	61,94
TOTAL BANK CREDIT	466	5,67	5,55	27,484	257,97	189,62
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	656	6,06	5,60
2. Other Small Scale Industries	9	10	7	1,101	11,65	10,28