

State : Meghalaya

Tableno.5.7—State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March2002

NORTH EASTERN REGION		(Amount in Rupees Lakh)					
OCCUPATION		RURAL			SEMI-URBAN		
		No. of Accounts	Credit Limit	Amount Out standing	No. of Accounts	Credit Limit	Amount Out standing
		1	2	3	4	5	6
I.	AGRICULTURE	28,637	35,63	27,55	1,246	12,25	9,88
	1. Direct Finance	27,901	30,60	26,74	1,129	8,02	7,14
	2. Indirect Finance	736	5,03	81	117	4,23	2,74
II.	INDUSTRY	4,585	33,97	30,65	907	75,35	49,23
	1. Mining & Quarrying	18	4,25	3,43	75	28,65	15,98
	2. Food Manufacturing & Processing	188	4,14	3,56	21	1,62	1,42
	(a) Rice Mills, Flour & Dal Mills	25	54	63	10	1,18	1,04
	(b) Sugar	—	—	—	—	—	—
	(c) Edible Oils & Vanaspati	3	1,29	83	1	2	2
	(d) Tea Processing	—	—	—	—	—	—
	(e) Processing of Fruits & Vegetables	13	49	37	—	—	—
	(f) Others	147	1,82	1,73	10	42	36
	3. Beverage & Tobacco	—	—	—	—	—	—
	4. Textiles	120	63	54	15	13,15	8,59
	(a) Cotton Textiles	—	—	—	2	2,65	1,37
	(b) Jute & Other Natural Fibre Textiles	1	—	—	1	2	2
	(c) Handloom Textiles & Khadi	29	11	10	2	2	2
	(d) Other Textiles & Textile Products	90	52	44	10	10,46	7,18
	5. Paper, Paper Products & Printing	15	48	40	22	97	93
	6. Leather & Leather Products	1	1	—	—	—	—
	7. Rubber & Plastic Products	7	20	13	22	6,87	4,90
	8. Chemicals & Chemical Products	4	62	54	13	1,55	1,46
	(a) Heavy Industrial Chemicals	—	—	—	2	34	38
	(b) Fertilisers	—	—	—	—	—	—
	(c) Drugs & Pharmaceuticals	1	9	9	2	30	26
	(d) Non-Edible Oils	1	12	3	2	5	6
	(e) Other Chemicals & Chemical Products	2	41	43	7	86	76
	9. Petroleum, Coal Products & Nuclear Fuels	1	6	6	3	28	29
	10. Manufacture of Cement & Cement Products	4	18	10	4	1,21	77
	11. Basic Metals & Metal Products	22	4,05	3,15	19	11,34	8,69
	(a) Iron & Steel	9	3,95	3,07	6	1,02	99
	(b) Non-Ferrous Metals	—	—	—	2	14	8
	(c) Metal Products	13	10	8	11	10,18	7,62
	12. Engineering	21	9,57	9,84	13	3,88	2,37
	(a) Heavy Engineering	3	8,50	8,56	—	—	—
	(b) Light Engineering	12	90	1,11	7	1,61	75
	(c) Electrical Machinery & Goods	3	9	9	4	1,52	98
	(d) Electronic Machinery & Goods	3	9	7	2	75	64
	13. Vehicles, Vehicle Parts & Transport Equipments	16	15	13	4	1,86	4
	14. Other Industries	4,151	9,10	8,31	669	2,68	2,42
	15. Electricity, Gas & Water	—	—	—	—	—	—
	(a) Electricity Generation & Transmission	—	—	—	—	—	—
	(b) Non-Conventional Energy	—	—	—	—	—	—
	(c) Gas, Steam & Water Supply	—	—	—	—	—	—
	16. Construction	17	53	47	27	1,30	1,37
III.	TRANSPORT OPERATORS	1,016	13,18	9,42	282	5,67	3,56

IV. PROFESSIONAL AND OTHER SERVICES	348	5,01	3,80	130	4,30	3,52
V. PERSONAL LOANS	7,057	36,08	30,79	3,606	25,83	21,09
1. Loans for Purchase of Consumer Durables	1,255	4,55	3,60	784	2,19	1,51
2. Loans for Housing	340	8,46	7,35	248	6,75	6,06
3. Rest of the Personal Loans	5,462	23,06	19,84	2,574	16,88	13,52
VI. TRADE	4,403	25,25	19,11	1,120	23,36	14,14
1. Wholesale Trade	72	7,50	6,29	54	10,56	6,02
2. Retail Trade	4,331	17,75	12,82	1,066	12,80	8,12
VII. FINANCE	6	5	5	7	93	78
VIII. ALL OTHERS	2,585	32,96	25,25	1,535	44,25	26,20
TOTAL BANK CREDIT	48,637	182,12	146,62	8,833	191,95	128,39
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	2,335	6,50	5,82	345	6,52	5,83
2. Other Small Scale Industries	2,025	10,65	9,13	394	2,43	1,86

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Out standing	No. of Accounts	Credit Limit	Amount Out standing
	7	8	9	10	11	12
I. AGRICULTURE	619	6,31	5,51	—	—	—
1. Direct Finance	559	1,22	1,09	—	—	—
2. Indirect Finance	60	5,09	4,42	—	—	—
II. INDUSTRY	853	177,27	72,03	—	—	—
1. Mining & Quarrying	11	1,19	78	—	—	—
2. Food Manufacturing & Processing	23	83	74	—	—	—
(a) Rice Mills, Flour & Dal Mills	3	40	32	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	1	1	1	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	19	42	41	—	—	—
3. Beverage & Tobacco	1	3	3	—	—	—
4. Textiles	42	43	29	—	—	—
(a) Cotton Textiles	7	17	9	—	—	—
(b) Jute & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles & Textile Products	35	25	20	—	—	—
5. Paper, Paper Products & Printing	17	37	36	—	—	—
6. Leather & Leather Products	4	3	2	—	—	—
7. Rubber & Plastic Products	1	3	3	—	—	—
8. Chemicals & Chemical Products	13	64	66	—	—	—
(a) Heavy Industrial Chemicals	1	12	22	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	5	30	21	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	7	23	23	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	2	18	7	—	—	—
10. Manufacture of Cement & Cement Products	4	22	15	—	—	—
11. Basic Metals & Metal Products	15	83	74	—	—	—
(a) Iron & Steel	8	71	63	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	7	12	11	—	—	—
12. Engineering	44	100,67	40,82	—	—	—
(a) Heavy Engineering	2	100,26	40,48	—	—	—

	(b) Light Engineering	6	25	19	—	—	—
	(c) Electrical Machinery & Goods	7	5	4	—	—	—
	(d) Electronic Machinery & Goods	29	10	11	—	—	—
	13. Vehicles, Vehicle Parts & Transport Equipments	10	7	6	—	—	—
	14. Other Industries	588	3,43	3,25	—	—	—
	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	73	5,69	5,76	—	—	—
III.	TRANSPORT OPERATORS	460	9,82	5,37	—	—	—
IV.	PROFESSIONAL AND OTHER SERVICES	417	8,12	6,57	—	—	—
V.	PERSONAL LOANS	7,988	50,99	42,54	—	—	—
	1. Loans for Purchase of Consumer Durables	1,976	5,84	4,11	—	—	—
	2. Loans for Housing	564	13,70	12,07	—	—	—
	3. Rest of the Personal Loans	5,448	31,45	26,36	—	—	—
VI.	TRADE	1,998	39,94	35,77	—	—	—
	1. Wholesale Trade	190	21,03	19,79	—	—	—
	2. Retail Trade	1,808	18,91	15,98	—	—	—
VII.	FINANCE	47	85	75	—	—	—
VIII.	ALL OTHERS	2,343	35,98	31,58	—	—	—
TOTAL BANK CREDIT		14,725	329,28	200,12	—	—	—
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries		146	2,29	1,95	—	—	—
2. Other Small Scale Industries		465	2,29	2,14	—	—	—