

**State : Meghalaya**

**Table No. 5.9 - District-Wise Classification of Outstanding Credit of Scheduled commercial Banks according to Occupation — March 2002**

| <b>NORTH-EASTERN REGION</b>                                 |                        | (Amount in Rupees Thousand) |                         |                            |                      |                            |  |
|---|------------------------|-----------------------------|-------------------------|----------------------------|----------------------|----------------------------|--|
| <b>OCCUPATION</b>   | <b>EAST GARO HILLS</b> |                             | <b>EAST KHASI HILLS</b> |                            | <b>JAINTIA HILLS</b> |                            |  |
|   | No. of<br>Accounts     | Amount<br>Out-<br>standing  | No. of<br>Accounts      | Amount<br>Out-<br>standing | No. of<br>Accounts   | Amount<br>Out-<br>standing |  |
|   | <b>1</b>               | <b>2</b>                    | <b>3</b>                | <b>4</b>                   | <b>5</b>             | <b>6</b>                   |  |
| <b>I. AGRICULTURE</b>                                       | <b>1,720</b>           | <b>4,34,24</b>              | <b>11,716</b>           | <b>14,90,57</b>            | <b>3,061</b>         | <b>2,56,87</b>             |  |
| 1. Direct Finance   | 1,718                  | 2,65,70                     | 11,495                  | 9,77,90                    | 2,851                | 2,45,86                    |  |
| 2. Indirect Finance   | 2                      | 1,68,54                     | 221                     | 5,12,67                    | 210                  | 11,01                      |  |
| <b>II. INDUSTRY</b>   | <b>365</b>             | <b>1,13,82</b>              | <b>2,650</b>            | <b>118,77,37</b>           | <b>785</b>           | <b>3,02,87</b>             |  |
| 1. Mining & Quarrying                                       | —                      | —                           | 92                      | 17,10,89                   | 1                    | 4,63                       |  |
| 2. Manufacturing & Processing                               | 365                    | 1,13,82                     | 2,453                   | 76,35,39                   | 779                  | 2,91,68                    |  |
| 3. Electricity, Gas & Water                                 | —                      | —                           | 5                       | 18,24,55                   | —                    | —                          |  |
| 4. Construction   | —                      | —                           | 100                     | 7,06,54                    | 5                    | 6,56                       |  |
| <b>III. TRANSPORT OPERATORS</b>                             | <b>152</b>             | <b>1,53,47</b>              | <b>684</b>              | <b>7,85,65</b>             | <b>156</b>           | <b>2,54,07</b>             |  |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>                  | <b>31</b>              | <b>20,43</b>                | <b>510</b>              | <b>9,49,65</b>             | <b>17</b>            | <b>21,85</b>               |  |
| <b>V. PERSONAL LOANS</b>                                    | <b>1,327</b>           | <b>3,78,22</b>              | <b>11,865</b>           | <b>62,73,82</b>            | <b>713</b>           | <b>4,74,58</b>             |  |
| 1. Loans for Purchase of Consumer Durables                  | 518                    | 49,39                       | 2,490                   | 5,36,04                    | 62                   | 20,83                      |  |
| 2. Loans for Housing  | 35                     | 75,31                       | 862                     | 19,05,97                   | 33                   | 62,98                      |  |
| 3. Rest of the Personal Loans                               | 774                    | 2,53,52                     | 8,513                   | 38,31,81                   | 618                  | 3,90,77                    |  |
| <b>VI. TRADE</b>  | <b>464</b>             | <b>1,75,53</b>              | <b>3,277</b>            | <b>45,49,68</b>            | <b>821</b>           | <b>2,09,52</b>             |  |
| 1. Wholesale Trade  | 3                      | 11,06                       | 228                     | 24,58,15                   | 3                    | 8,12                       |  |
| 2. Retail Trade   | 461                    | 1,64,47                     | 3,049                   | 20,91,53                   | 818                  | 2,01,40                    |  |
| <b>VII. FINANCE</b>   | <b>—</b>               | <b>—</b>                    | <b>53</b>               | <b>1,52,01</b>             | <b>—</b>             | <b>—</b>                   |  |
| <b>VIII. ALL OTHERS</b>                                     | <b>483</b>             | <b>12,98,09</b>             | <b>2,690</b>            | <b>41,78,10</b>            | <b>492</b>           | <b>2,95,25</b>             |  |
| <b>TOTAL BANK CREDIT</b>                                    | <b>4,542</b>           | <b>25,73,80</b>             | <b>33,445</b>           | <b>302,56,85</b>           | <b>6,045</b>         | <b>18,15,01</b>            |  |
| <i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries | 123                    | 39,89                       | 957                     | 7,57,76                    | 523                  | 99,24                      |  |
| 2. Other Small Scale Industries                             | 200                    | 50,20                       | 1,226                   | 5,04,43                    | 248                  | 1,12,58                    |  |

| <b>OCCUPATION</b>                          | <b>RIBHOI</b>      |                            | <b>SOUTH GARO HILLS</b> |                            |
|--|--------------------|----------------------------|-------------------------|----------------------------|
|  | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts      | Amount<br>Out-<br>standing |
|  | <b>7</b>           | <b>8</b>                   | <b>9</b>                | <b>10</b>                  |
| <b>I. AGRICULTURE</b>                      | <b>2,473</b>       | <b>4,82,53</b>             | <b>457</b>              | <b>52,57</b>               |
| 1. Direct Finance                          | 2,472              | 4,76,96                    | 457                     | 52,57                      |
| 2. Indirect Finance                        | 1                  | 5,57                       | —                       | —                          |
| <b>II. INDUSTRY</b>                        | <b>224</b>         | <b>17,40,55</b>            | <b>167</b>              | <b>1,36,31</b>             |
| 1. Mining & Quarrying                      | 2                  | 1,85,57                    | —                       | —                          |
| 2. Manufacturing & Processing              | 221                | 15,52,61                   | 166                     | 1,36,18                    |
| 3. Electricity, Gas & Water                | —                  | —                          | —                       | —                          |
| 4. Construction                            | 1                  | 2,37                       | 1                       | 13                         |
| <b>III. TRANSPORT OPERATORS</b>            | <b>179</b>         | <b>1,44,23</b>             | <b>33</b>               | <b>38,94</b>               |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>117</b>         | <b>1,13,16</b>             | <b>20</b>               | <b>1,49,83</b>             |
| <b>V. PERSONAL LOANS</b>                   | <b>1,509</b>       | <b>8,99,89</b>             | <b>88</b>               | <b>72,32</b>               |
| 1. Loans for Purchase of Consumer Durables | 415                | 1,96,54                    | 6                       | 46                         |
| 2. Loans for Housing                       | 97                 | 2,44,04                    | 9                       | 26,94                      |

|   |              |                 |              |                 |
|---|--------------|-----------------|--------------|-----------------|
| 3. Rest of the Personal Loans                               | 997          | 4,59,31         | 73           | 44,92           |
| <b>VI. TRADE</b>  | <b>400</b>   | <b>3,00,27</b>  | <b>170</b>   | <b>6,35,47</b>  |
| 1. Wholesale Trade  | 12           | 29,82           | 39           | 5,32,71         |
| 2. Retail Trade   | 388          | 2,70,45         | 131          | 1,02,76         |
| <b>VII. FINANCE</b>   | <b>1</b>     | <b>3,72</b>     | <b>—</b>     | <b>—</b>        |
| <b>VIII. ALL OTHERS</b>                                     | <b>144</b>   | <b>4,42,27</b>  | <b>224</b>   | <b>1,97,30</b>  |
| <b>TOTAL BANK CREDIT</b>                                    | <b>5,047</b> | <b>41,26,62</b> | <b>1,159</b> | <b>12,82,74</b> |
| <i>OF WHICH</i> : 1. Artisans and Village & Tiny Industries | 63           | 1,10,37         | 78           | 27,66           |
| 2. Other Small Scale Industries                             | 143          | 2,12,60         | 81           | 93,77           |

| OCCUPATION  | WEST GARO HILLS |                     | WEST KHASI HILLS |                     |
|---|-----------------|---------------------|------------------|---------------------|
|   | No. of Accounts | Amount Out-standing | No. of Accounts  | Amount Out-standing |
|   | 11              | 12                  | 13               | 14                  |
| <b>I. AGRICULTURE</b>                                       | <b>3,028</b>    | <b>10,83,01</b>     | <b>8,047</b>     | <b>4,94,02</b>      |
| 1. Direct Finance   | 2,943           | 10,17,79            | 7,653            | 4,60,47             |
| 2. Indirect Finance   | 85              | 65,22               | 394              | 33,55               |
| <b>II. INDUSTRY</b>   | <b>1,015</b>    | <b>9,11,92</b>      | <b>1,139</b>     | <b>1,07,46</b>      |
| 1. Mining & Quarrying                                       | 9               | 1,17,84             | —                | —                   |
| 2. Manufacturing & Processing                               | 999             | 7,56,01             | 1,136            | 1,01,65             |
| 3. Electricity, Gas & Water                                 | —               | —                   | —                | —                   |
| 4. Construction   | 7               | 38,07               | 3                | 5,81                |
| <b>III. TRANSPORT OPERATORS</b>                             | <b>494</b>      | <b>3,80,08</b>      | <b>60</b>        | <b>79,10</b>        |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>                  | <b>89</b>       | <b>89,37</b>        | <b>111</b>       | <b>45,41</b>        |
| <b>V. PERSONAL LOANS</b>                                    | <b>2,562</b>    | <b>11,54,81</b>     | <b>587</b>       | <b>1,88,16</b>      |
| 1. Loans for Purchase of Consumer Durables                  | 262             | 70,25               | 262              | 48,89               |
| 2. Loans for Housing  | 96              | 2,01,48             | 20               | 31,12               |
| 3. Rest of the Personal Loans                               | 2,204           | 8,83,08             | 305              | 1,08,15             |
| <b>VI. TRADE</b>  | <b>1,201</b>    | <b>7,81,15</b>      | <b>1,188</b>     | <b>2,50,28</b>      |
| 1. Wholesale Trade  | 28              | 1,59,99             | 3                | 9,40                |
| 2. Retail Trade   | 1,173           | 6,21,16             | 1,185            | 2,40,88             |
| <b>VII. FINANCE</b>   | <b>6</b>        | <b>1,81</b>         | <b>—</b>         | <b>—</b>            |
| <b>VIII. ALL OTHERS</b>                                     | <b>2,273</b>    | <b>18,65,43</b>     | <b>157</b>       | <b>25,72</b>        |
| <b>TOTAL BANK CREDIT</b>                                    | <b>10,668</b>   | <b>62,67,58</b>     | <b>11,289</b>    | <b>11,90,15</b>     |
| <i>OF WHICH</i> : 1. Artisans and Village & Tiny Industries | 420             | 2,70,79             | 662              | 54,55               |
| 2. Other Small Scale Industries                             | 554             | 2,97,72             | 432              | 42,54               |