

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2003

**NORTH-EASTERN REGION
STATE: MEGHALAYA**

(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 | 24,110 | 24,99 | 22,75 | 764 | 6,12 | 5,78 |
| 1. Direct Finance | 22,973 | 24,33 | 21,97 | 708 | 4,97 | 4,78 |
| 2. Indirect Finance | 1,137 | 66 | 77 | 56 | 1,15 | 1,00 |
| II. INDUSTRY | 3,847 | 68,70 | 59,68 | 1,020 | 35,87 | 23,31 |
| 1. Mining & Quarrying | 9 | 2,84 | 2,38 | 1 | 9 | 11 |
| 2. Food Manufacturing & Processing | 212 | 3,31 | 2,88 | 162 | 3,55 | 1,99 |
| (a) Rice Mills, Flour & Dal Mills | 38 | 25 | 20 | 12 | 1,25 | 88 |
| (b) Sugar | — | — | — | — | — | — |
| (c) Edible Oils & Vanaspati | — | — | — | — | — | — |
| (d) Tea Processing | 1 | 4 | 3 | — | — | — |
| (e) Processing of Fruits & Vegetables | 10 | 47 | 39 | — | — | — |
| (f) Others | 163 | 2,55 | 2,26 | 150 | 2,30 | 1,11 |
| 3. Beverage & Tobacco | — | — | — | 1 | 3 | 1 |
| 4. Textiles | 155 | 32,97 | 32,95 | 64 | 13,59 | 7,99 |
| (a) Cotton Textiles | 1 | — | — | 46 | 3,34 | 1,78 |
| (b) Jute & Other Natural Fibre Textiles | — | — | — | — | — | — |
| (c) Handloom Textiles & Khadi | 38 | 8 | 6 | 4 | 3 | 2 |
| (d) Other Textiles & Textile Products | 121 | 32,89 | 32,88 | 14 | 10,22 | 6,19 |
| 5. Paper, Paper Products & Printing | 18 | 40 | 30 | 18 | 74 | 98 |
| 6. Leather & Leather Products | 2 | 1 | 1 | 3 | 6 | 4 |
| 7. Rubber & Plastic Products | 4 | 3 | 3 | 23 | 5,11 | 1,52 |
| 8. Chemicals & Chemical Products | 6 | 22 | 14 | 10 | 1,46 | 1,21 |
| (a) Heavy Industrial Chemicals | 3 | 16 | 8 | 2 | 34 | 31 |
| (b) Fertilisers | — | — | — | — | — | — |
| (c) Drugs & Pharmaceuticals | 2 | 5 | 5 | 2 | 30 | 25 |
| (d) Non-Edible Oils | — | — | — | 1 | 3 | 3 |
| (e) Other Chemicals & Chemical Products | 1 | 1 | 1 | 5 | 79 | 62 |
| 9. Petroleum, Coal Products & Nuclear Fuels | — | — | — | 3 | 28 | 25 |
| 10. Manufacture of Cement & Cement Products | 1 | 1 | 1 | 4 | 1,55 | 96 |
| 11. Basic Metals & Metal Products | 44 | 20,51 | 13,67 | 15 | 3,26 | 3,75 |
| (a) Iron & Steel | 13 | 20,31 | 13,48 | 4 | 88 | 67 |
| (b) Non-Ferrous Metals | — | — | — | 2 | 14 | 10 |
| (c) Metal Products | 31 | 20 | 19 | 9 | 2,25 | 2,99 |
| 12. Engineering | 14 | 1,23 | 1,37 | 13 | 2,06 | 1,37 |
| (a) Heavy Engineering | 3 | 33 | 22 | 6 | 61 | 46 |
| (b) Light Engineering | 7 | 88 | 1,13 | 4 | 73 | 14 |
| (c) Electrical Machinery & Goods | 2 | 1 | 1 | 2 | 72 | 76 |
| (d) Electronic Machinery & Goods | 2 | 1 | 1 | 1 | 1 | 1 |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 22 | 8 | 6 | 2 | 7 | 6 |
| 14. Other Industries | 3,337 | 6,80 | 5,63 | 603 | 3,25 | 2,35 |
| 15. Electricity, Gas & Water | — | — | — | — | — | — |
| (a) Electricity Generation & Transmission | — | — | — | — | — | — |
| (b) Non-Conventional Energy | — | — | — | — | — | — |
| (c) Gas, Steam & Water Supply | — | — | — | — | — | — |
| 16. Construction | 23 | 30 | 25 | 98 | 78 | 71 |
| III. TRANSPORT OPERATORS | 991 | 13,10 | 9,42 | 315 | 5,79 | 3,91 |
| IV. PROFESSIONAL AND OTHER SERVICES | 375 | 3,90 | 3,23 | 146 | 2,11 | 1,68 |
| V. PERSONAL LOANS | 6,628 | 39,60 | 34,09 | 4,302 | 29,63 | 23,88 |
| 1. Loans for Purchase of Consumer Durables | 960 | 2,83 | 2,07 | 506 | 1,80 | 1,26 |
| 2. Loans for Housing | 287 | 8,18 | 7,75 | 248 | 5,55 | 5,12 |
| 3. Rest of the Personal Loans | 5,381 | 28,58 | 24,26 | 3,548 | 22,28 | 17,50 |
| VI. TRADE | 4,621 | 16,71 | 14,59 | 1,719 | 17,70 | 16,61 |
| 1. Wholesale Trade | 119 | 70 | 63 | 50 | 2,50 | 1,74 |
| 2. Retail Trade | 4,502 | 16,01 | 13,96 | 1,669 | 15,19 | 14,87 |
| VII. FINANCE | 62 | 33 | 25 | 3 | 85 | 37 |
| VIII. ALL OTHERS | 5,385 | 37,27 | 22,10 | 985 | 17,46 | 16,40 |
| TOTAL BANK CREDIT | 46,019 | 204,60 | 166,10 | 9,254 | 115,53 | 91,94 |
| <i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries | 2,048 | 7,10 | 6,20 | 361 | 8,00 | 6,31 |
| 2. Other Small Scale Industries | 1,571 | 5,03 | 4,22 | 375 | 1,29 | 98 |

**TABLE NO.57 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2003**

**NORTHEASTERN REGION
STATE: MEGHALAYA**

(Amount in Rupees Lakh)

| OCCUPATION | URBAN | | | METROPOLITAN | | |
|--|--------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
| | No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts | Credit Limit | Amount Outstanding |
| | 7 | 8 | 9 | 10 | 11 | 12 |
| I. AGRICULTURE | 712 | 7,48 | 652 | — | — | — |
| 1. Direct Finance | 633 | 1,48 | 1,16 | — | — | — |
| 2. Indirect Finance | 79 | 5,99 | 536 | — | — | — |
| II. INDUSTRY | 731 | 635,41 | 275,32 | — | — | — |
| 1. Mining & Quarrying | 5 | 58 | 54 | — | — | — |
| 2. Food Manufacturing & Processing | 20 | 85 | 75 | — | — | — |
| (a) Rice Mills, Flour & Dal Mills | 1 | 25 | 24 | — | — | — |
| (b) Sugar | — | — | — | — | — | — |
| (c) Edible Oils & Vanaspati | — | — | — | — | — | — |
| (d) Tea Processing | — | — | — | — | — | — |
| (e) Processing of Fruits & Vegetables | — | — | — | — | — | — |
| (f) Others | 19 | 60 | 51 | — | — | — |
| 3. Beverage & Tobacco | — | — | — | — | — | — |
| 4. Textiles | 65 | 72 | 59 | — | — | — |
| (a) Cotton Textiles | 11 | 13 | 10 | — | — | — |
| (b) Jute & Other Natural Fibre Textiles | — | — | — | — | — | — |
| (c) Handloom Textiles & Khadi | — | — | — | — | — | — |
| (d) Other Textiles & Textile Products | 54 | 59 | 48 | — | — | — |
| 5. Paper, Paper Products & Printing | 23 | 1,24 | 1,25 | — | — | — |
| 6. Leather & Leather Products | 3 | 2 | 2 | — | — | — |
| 7. Rubber & Plastic Products | 1 | 3 | 3 | — | — | — |
| 8. Chemicals & Chemical Products | 10 | 41 | 35 | — | — | — |
| (a) Heavy Industrial Chemicals | — | — | — | — | — | — |
| (b) Fertilisers | — | — | — | — | — | — |
| (c) Drugs & Pharmaceuticals | 3 | 19 | 13 | — | — | — |
| (d) Non-Edible Oils | — | — | — | — | — | — |
| (e) Other Chemicals & Chemical Products | 7 | 23 | 22 | — | — | — |
| 9. Petroleum, Coal Products & Nuclear Fuels | — | — | — | — | — | — |
| 10. Manufacture of Cement & Cement Products | 6 | 5 | 6 | — | — | — |
| 11. Basic Metals & Metal Products | 2 | 1 | 1 | — | — | — |
| (a) Iron & Steel | — | — | — | — | — | — |
| (b) Non-Ferrous Metals | — | — | — | — | — | — |
| (c) Metal Products | 2 | 1 | 1 | — | — | — |
| 12. Engineering | 47 | 21 | 22 | — | — | — |
| (a) Heavy Engineering | — | — | — | — | — | — |
| (b) Light Engineering | 2 | 1 | — | — | — | — |
| (c) Electrical Machinery & Goods | 10 | 8 | 8 | — | — | — |
| (d) Electronic Machinery & Goods | 35 | 13 | 14 | — | — | — |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 10 | 11 | 8 | — | — | — |
| 14. Other Industries | 404 | 13,95 | 13,46 | — | — | — |
| 15. Electricity, Gas & Water | 20 | 600,40 | 241,66 | — | — | — |
| (a) Electricity Generation & Transmission | 10 | 600,00 | 241,27 | — | — | — |
| (b) Non-Conventional Energy | 8 | 32 | 32 | — | — | — |
| (c) Gas, Steam & Water Supply | 2 | 8 | 7 | — | — | — |
| 16. Construction | 115 | 16,83 | 16,30 | — | — | — |
| III. TRANSPORT OPERATORS | 436 | 16,23 | 6,89 | — | — | — |
| IV. PROFESSIONAL AND OTHER SERVICES | 583 | 13,38 | 10,30 | — | — | — |
| V. PERSONAL LOANS | 9,491 | 73,71 | 61,99 | — | — | — |
| 1. Loans for Purchase of Consumer Durables | 1,673 | 6,21 | 4,67 | — | — | — |
| 2. Loans for Housing | 691 | 18,84 | 17,07 | — | — | — |
| 3. Rest of the Personal Loans | 7,127 | 48,66 | 40,25 | — | — | — |
| VI. TRADE | 2,463 | 55,37 | 45,02 | — | — | — |
| 1. Wholesale Trade | 266 | 21,10 | 15,93 | — | — | — |
| 2. Retail Trade | 2,197 | 34,27 | 29,09 | — | — | — |
| VII. FINANCE | 19 | 45 | 38 | — | — | — |
| VIII. ALL OTHERS | 2,643 | 29,95 | 17,56 | — | — | — |
| TOTAL BANK CREDIT | 17,078 | 831,99 | 423,98 | — | — | — |
| <i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries | 135 | 1,97 | 1,74 | — | — | — |
| 2. Other Small Scale Industries | 281 | 2,42 | 2,20 | — | — | — |