

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004**

**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
<b>I. AGRICULTURE</b>	<b>21,195</b>	<b>23,39</b>	<b>21,58</b>	<b>636</b>	<b>4,90</b>	<b>4,20</b>
1. Direct Finance	20,445	21,32	19,50	581	3,51	2,97
2. Indirect Finance	750	2,07	2,08	55	1,40	1,22
<b>II. INDUSTRY</b>	<b>3,084</b>	<b>152,33</b>	<b>126,99</b>	<b>721</b>	<b>5,54</b>	<b>4,66</b>
1. Mining & Quarrying	11	4,05	3,29	1	8	6
2. Food Manufacturing & Processing	65	1,40	1,00	130	1,68	1,33
(a) Rice Mills, Flour & Dal Mills	6	4	2	8	1,25	1,09
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	1	3	3	–	–	–
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	4	15	8	–	–	–
(f) Others	54	1,18	88	122	42	24
3. Beverage & Tobacco	–	–	–	1	2	3
4. Textiles	9	44	42	27	16	15
(a) Cotton Textiles	–	–	–	17	2	1
(b) Jute & Other Natural Fibre Textiles	–	–	–	–	–	–
(c) Handloom Textiles & Khadi	3	1	1	1	1	1
(d) Other Textiles & Textile Products	6	43	41	9	13	13
5. Paper, Paper Products & Printing	2	–	–	7	22	16
6. Leather & Leather Products	2	1	1	2	5	4
7. Rubber & Plastic Products	–	–	–	–	–	–
8. Chemicals & Chemical Products	4	92	72	1	3	3
(a) Heavy Industrial Chemicals	–	–	–	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	1	30	19	–	–	–
(d) Non-Edible Oils	–	–	–	1	3	3
(e) Other Chemicals & Chemical Products	3	62	54	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	3	3,44	2,87	–	–	–
10. Manufacture of Cement & Cement Products	3	2	2	1	3	3
11. Basic Metals & Metal Products	29	27,35	17,81	–	–	–
(a) Iron & Steel	8	22,58	14,30	–	–	–
(b) Non-Ferrous Metals	–	–	–	–	–	–
(c) Metal Products	21	4,77	3,51	–	–	–
12. Engineering	4	50,03	50,03	1	1	1
(a) Heavy Engineering	–	–	–	–	–	–
(b) Light Engineering	2	50,00	50,00	–	–	–
(c) Electrical Machinery & Goods	1	2	2	–	–	–
(d) Electronic Machinery & Goods	1	1	–	1	1	1
13. Vehicles, Vehicle Parts & Transport Equipments	6	6	5	2	14	12
14. Other Industries	2,803	33,96	20,29	522	2,79	2,39
15. Electricity, Gas & Water	1	30,00	30,00	–	–	–
(a) Electricity Generation & Transmission	1	30,00	30,00	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	–	–	–
16. Construction	142	64	48	26	32	29
<b>III. TRANSPORT OPERATORS</b>	<b>795</b>	<b>10,46</b>	<b>7,57</b>	<b>291</b>	<b>6,02</b>	<b>3,98</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>209</b>	<b>1,50</b>	<b>1,19</b>	<b>129</b>	<b>2,06</b>	<b>1,68</b>
<b>V. PERSONAL LOANS</b>	<b>11,106</b>	<b>154,57</b>	<b>142,98</b>	<b>5,343</b>	<b>48,08</b>	<b>40,34</b>
1. Loans for Purchase of Consumer Durables	686	1,72	1,37	368	1,32	92
2. Loans for Housing	1,652	84,46	84,15	457	13,76	12,65
3. Rest of the Personal Loans	8,768	68,38	57,47	4,518	33,00	26,77
<b>VI. TRADE</b>	<b>3,320</b>	<b>11,83</b>	<b>10,24</b>	<b>1,327</b>	<b>12,26</b>	<b>10,18</b>
1. Wholesale Trade	113	52	44	50	1,33	1,05
2. Retail Trade	3,207	11,31	9,79	1,277	10,94	9,13
<b>VII. FINANCE</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>18</b>	<b>16</b>
<b>VIII. ALL OTHERS</b>	<b>5,507</b>	<b>28,00</b>	<b>24,61</b>	<b>1,223</b>	<b>16,36</b>	<b>9,71</b>
<b>TOTAL BANK CREDIT</b>	<b>45,219</b>	<b>382,12</b>	<b>335,20</b>	<b>9,673</b>	<b>95,41</b>	<b>74,91</b>
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	2,724	13,58	11,48	488	3,29	2,80
2. Other Small Scale Industries	168	1,61	1,21	71	1,03	79

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**NORTH-EASTERN 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
<b>I. AGRICULTURE</b>	<b>989</b>	<b>59,27</b>	<b>56,42</b>	–	–	–
1. Direct Finance	849	7,32	6,68	–	–	–
2. Indirect Finance	140	51,95	49,74	–	–	–
<b>II. INDUSTRY</b>	<b>297</b>	<b>532,59</b>	<b>505,93</b>	–	–	–
1. Mining & Quarrying	17	4,52	3,51	–	–	–
2. Food Manufacturing & Processing	8	17	11	–	–	–
(a) Rice Mills, Flour & Dal Mills	3	2	2	–	–	–
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	–	–	–	–	–	–
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	–	–	–	–	–	–
(f) Others	5	15	9	–	–	–
3. Beverage & Tobacco	1	9	9	–	–	–
4. Textiles	12	60	79	–	–	–
(a) Cotton Textiles	9	60	79	–	–	–
(b) Jute & Other Natural Fibre Textiles	–	–	–	–	–	–
(c) Handloom Textiles & Khadi	3	–	–	–	–	–
(d) Other Textiles & Textile Products	–	–	–	–	–	–
5. Paper, Paper Products & Printing	16	30	28	–	–	–
6. Leather & Leather Products	1	1	1	–	–	–
7. Rubber & Plastic Products	–	–	–	–	–	–
8. Chemicals & Chemical Products	2	3	3	–	–	–
(a) Heavy Industrial Chemicals	–	–	–	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	1	–	–	–	–	–
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	1	3	3	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	5	75	75	–	–	–
10. Manufacture of Cement & Cement Products	2	15,00	7,02	–	–	–
11. Basic Metals & Metal Products	2	1	1	–	–	–
(a) Iron & Steel	–	–	–	–	–	–
(b) Non-Ferrous Metals	–	–	–	–	–	–
(c) Metal Products	2	1	1	–	–	–
12. Engineering	4	19	10	–	–	–
(a) Heavy Engineering	–	–	–	–	–	–
(b) Light Engineering	–	–	–	–	–	–
(c) Electrical Machinery & Goods	4	19	10	–	–	–
(d) Electronic Machinery & Goods	–	–	–	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	5	1,01	66	–	–	–
14. Other Industries	160	1,75	1,54	–	–	–
15. Electricity, Gas & Water	11	502,11	485,36	–	–	–
(a) Electricity Generation & Transmission	9	502,03	485,30	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	2	8	6	–	–	–
16. Construction	51	6,05	5,69	–	–	–
<b>III. TRANSPORT OPERATORS</b>	<b>386</b>	<b>6,66</b>	<b>5,38</b>	–	–	–
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>679</b>	<b>11,14</b>	<b>10,14</b>	–	–	–
<b>V. PERSONAL LOANS</b>	<b>12,648</b>	<b>122,29</b>	<b>103,77</b>	–	–	–
1. Loans for Purchase of Consumer Durables	1,013	4,62	3,58	–	–	–
2. Loans for Housing	1,484	33,15	31,47	–	–	–
3. Rest of the Personal Loans	10,151	84,52	68,71	–	–	–
<b>VI. TRADE</b>	<b>3,109</b>	<b>39,46</b>	<b>32,59</b>	–	–	–
1. Wholesale Trade	201	15,03	11,77	–	–	–
2. Retail Trade	2,908	24,43	20,82	–	–	–
<b>VII. FINANCE</b>	<b>3</b>	<b>20</b>	<b>20</b>	–	–	–
<b>VIII. ALL OTHERS</b>	<b>7,251</b>	<b>90,05</b>	<b>49,10</b>	–	–	–
<b>TOTAL BANK CREDIT</b>	<b>25,362</b>	<b>861,66</b>	<b>763,52</b>	–	–	–
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	42	56	53	–	–	–
2. Other Small Scale Industries	148	3,43	2,75	–	–	–