

**Table No. 5.6 - State and Bank Group-Wise Classification of Outstanding
Credit of Scheduled Commercial Banks According to Occupation
March 1996 (Part 11 of 32)**

NORTH-EASTERN REGION **STATE : MEGHALAYA** (Amount in Rupees Lakh)

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6	7	8	9
I. AGRICULTURE	25,049	20,52	20,15	2,827	8,67	10,11	-	-	-
1. Direct Finance	24,738	14,20	14,46	2,824	4,87	4,25	-	-	-
2. Indirect Finance	311	6,32	5,69	3	3,81	5,86	-	-	-
II. INDUSTRY	4,241	30,86	8,86	909	29,65	27,87	-	-	-
1. Mining & Quarrying	2	8	7	36	1,78	1,39	-	-	-
2. Food Manufacturing and Processing	75	14,44	61	37	71	47	-	-	-
(a) Rice Mills, Flour and Dal Mills	10	38	29	15	59	34	-	-	-
(b) Sugar	-	-	-	-	-	-	-	-	-
(c) Edible Oils and Vanaspati	4	22	17	1	-	-	-	-	-
(d) Tea Processing	3	13,59	-	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	6	5	5	-	-	-	-	-	-
(f) Others	52	20	11	21	12	12	-	-	-
3. Beverage and Tobacco	-	-	-	2	5	4	-	-	-
4. Textiles	139	1,60	1,27	11	9	6	-	-	-
(a) Cotton Textiles	1	-	-	1	-	-	-	-	-
(b) Jute Textiles	-	-	-	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	1	-	-	2	1	1	-	-	-
(d) Other Textiles	137	1,59	1,27	8	8	5	-	-	-
5. Paper, Paper Products and Printing	11	7	6	8	20	19	-	-	-
6. Leather and Leather Products	1	6,27	-	2	1	1	-	-	-
7. Rubber and Rubber Products	-	-	-	5	9	6	-	-	-
8. Chemicals and Chemical Products	12	24	21	4	6	5	-	-	-
(a) Heavy Industrial Chemicals	1	1	-	-	-	-	-	-	-
(b) Fertilizers	-	-	-	-	-	-	-	-	-
(c) Drugs and Pharmaceuticals	-	-	-	-	-	-	-	-	-
(d) Non-Edible Oils	-	-	-	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	11	23	21	4	6	5	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	4	10	6	-	-	-
10. Manufacture of Cement & Cement Products	3	1	1	4	10	9	-	-	-
11. Basic Metals & Metal Products	22	33	30	36	24	21	-	-	-
(a) Iron and Steel	2	3	4	4	9	5	-	-	-
(b) Non-Ferrous Metals	1	7	-	-	-	-	-	-	-
(c) Other Metal Products	19	23	26	32	15	16	-	-	-
12. Engineering	30	1,40	1,08	29	18,98	17,88	-	-	-
(a) Heavy Engineering	3	29	35	3	7	5	-	-	-
(b) Light Engineering	3	6	6	8	9	6	-	-	-

	(c) Electrical Machinery & Goods	8	7	4	6	9,17	8,45	-	-	-
	(d) Electronic Machinery & Goods	16	98	62	12	9,65	9,32	-	-	-
13.	Vehicles, Vehicle Parts & Transport Equipments	6	5	3	16	55	52	-	-	-
14.	Other Industries	3,883	6,08	5,10	634	3,53	3,69	-	-	-
15.	Electricity, Gas & Water	-	-	-	15	27	23	-	-	-
	(a) Electricity Generation & Transmission	-	-	-	13	22	17	-	-	-
	(b) Non-Conventional Energy	-	-	-	1	4	5	-	-	-
	(c) Gas, Steam & Water Supply	-	-	-	1	1	1	-	-	-
16.	Construction	57	30	13	66	2,90	2,92	-	-	-
III.	TRANSPORT OPERATORS	169	2,00	1,25	247	3,88	3,22	-	-	-
IV.	PROFESSIONAL AND OTHER SERVICES	184	49	44	905	5,17	4,67	-	-	-
V.	PERSONAL LOANS	8,139	12,21	10,50	2,952	11,82	10,26	-	-	-
	1. Loans for Purchase of Consumer Durables	576	80	55	520	77	65	-	-	-
	2. Loans for Housing	99	1,10	96	441	2,19	2,01	-	-	-
	3. Rest of the Personal Loans	7,464	10,32	8,98	1,991	8,87	7,61	-	-	-
VI.	TRADE	6,392	6,81	6,18	4,207	13,45	12,45	-	-	-
	1. Wholesale Trade	36	59	51	129	3,11	2,53	-	-	-
	2. Retail Trade	6,356	6,22	5,67	4,078	10,34	9,92	-	-	-
VII.	FINANCE	2	3	3	12	8	8	-	-	-
VIII.	ALL OTHERS	103	38,68	37,74	2,816	6,10	6,18	-	-	-
TOTAL BANK CREDIT		44,279	111,61	85,16	14,875	78,82	74,86	-	-	-
OF WHICH :										
	1. Artisans & Village Industries	2,033	1,28	1,19	205	40	36	-	-	-
	2. Other Small Scale Industries	1,737	5,12	4,45	458	4,10	3,60	-	-	-

7.	Rubber and Rubber Products	-	-	-	-	-	-	5	9	6
8.	Chemicals and Chemical Products	-	-	-	-	-	-	16	30	25
	(a) Heavy Industrial Chemicals	-	-	-	-	-	-	1	1	-
	(b) Fertilizers	-	-	-	-	-	-	-	-	-
	(c) Drugs and Pharmaceuticals	-	-	-	-	-	-	-	-	-
	(d) Non-Edible Oils	-	-	-	-	-	-	-	-	-
	(e) Other Chemicals & Chemical Products	-	-	-	-	-	-	15	29	25
9.	Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-	4	10	6
10.	Manufacture of Cement & Cement Products	-	-	-	-	-	-	7	11	10
11.	Basic Metals & Metal Products	1	2	2	1	-	-	60	60	54
	(a) Iron and Steel	1	2	2	-	-	-	7	15	11
	(b) Non-Ferrous Metals	-	-	-	-	-	-	1	7	-
	(c) Other Metal Products	-	-	-	1	-	-	52	39	43
12.	Engineering	-	-	-	-	-	-	59	20,38	18,96
	(a) Heavy Engineering	-	-	-	-	-	-	6	36	41
	(b) Light Engineering	-	-	-	-	-	-	11	15	11
	(c) Electrical Machinery & Goods	-	-	-	-	-	-	14	9,24	8,49
	(d) Electronic Machinery & Goods	-	-	-	-	-	-	28	10,63	9,94
13.	Vehicles, Vehicle Parts & Transport Equipments	-	-	-	5	4	3	27	64	59
14.	Other Industries	1,246	63	67	6	3	3	5,769	10,27	9,50
15.	Electricity, Gas & Water	-	-	-	-	-	-	15	27	23
	(a) Electricity Generation & Transmission	-	-	-	-	-	-	13	22	17
	(b) Non-Conventional Energy	-	-	-	-	-	-	1	4	5
	(c) Gas, Steam & Water Supply	-	-	-	-	-	-	1	1	1
16.	Construction	-	-	-	5	40	44	128	3,61	3,49
III.	TRANSPORT OPERATORS	60	68	55	1	2	1	477	6,58	5,03
IV.	PROFESSIONAL AND OTHER SERVICES	12	4	4	4	4	3	1,105	5,75	5,18
V.	PERSONAL LOANS	420	65	62	471	2,42	2,36	11,982	27,10	23,74
	1. Loans for Purchase of Consumer Durables	62	7	7	5	1	1	1,163	1,65	1,28
	2. Loans for Housing	3	6	4	3	4	3	546	3,39	3,05
	3. Rest of the Personal Loans	355	51	51	463	2,37	2,32	10,273	22,06	19,42
VI.	TRADE	1,801	1,64	1,70	30	56	42	12,430	22,45	20,76
	1. Wholesale Trade	67	10	8	3	6	5	235	3,85	3,18
	2. Retail Trade	1,734	1,54	1,61	27	50	37	12,195	18,60	17,58
VII.	FINANCE	-	-	-	1	50	50	15	61	61
VIII.	ALL OTHERS	349	36	26	4	-	-	3,272	45,14	44,18
TOTAL BANK CREDIT		22,351	10,79	11,59	530	4,03	3,84	82,035	205,24	175,44
OF WHICH :										
	1. Artisans & Village Industries	460	26	26	3	1	1	2,701	1,94	1,82
	2. Other Small Scale Industries	696	33	37	-	-	-	2,891	9,55	8,43