

**Table No. 5.6 - State and Bank Group-Wise Classification of Outstanding
Credit of Scheduled Commercial Banks According to Occupation
March 1996 (Part 13 of 32)**

NORTH-EASTERN REGION			STATE : NAGALAND				(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	19,405	18,53	19,83	4,851	6,14	6,09	-	-	-	
	1. Direct Finance	19,255	15,40	16,69	4,850	6,13	6,08	-	-	-	
	2. Indirect Finance	150	3,13	3,13	1	1	1	-	-	-	
II.	INDUSTRY	4,092	18,01	18,22	705	21,81	22,14	4	20,63	20,63	
	1. Mining & Quarrying	4	3	3	-	-	-	-	-	-	
	2. Food Manufacturing and Processing	119	7,71	7,41	55	2,85	2,84	-	-	-	
	(a) Rice Mills, Flour and Dal Mills	59	2,02	1,71	22	67	60	-	-	-	
	(b) Sugar	-	-	-	-	-	-	-	-	-	
	(c) Edible Oils and Vanaspati	3	4	1	-	-	-	-	-	-	
	(d) Tea Processing	-	-	-	1	6	-	-	-	-	
	(e) Processing of Fruits & Vegetables	1	-	-	-	-	-	-	-	-	
	(f) Others	56	5,65	5,68	32	2,13	2,24	-	-	-	
	3. Beverage and Tobacco	2	15	13	1	27	16	-	-	-	
	4. Textiles	41	28	28	11	4	5	-	-	-	
	(a) Cotton Textiles	3	6	8	-	-	-	-	-	-	
	(b) Jute Textiles	-	-	-	-	-	-	-	-	-	
	(c) Handloom Textiles & Khadi	10	5	5	2	1	1	-	-	-	
	(d) Other Textiles	28	18	16	9	3	4	-	-	-	
	5. Paper, Paper Products and Printing	16	15	16	9	16	12	-	-	-	
	6. Leather and Leather Products	3	3	4	6	4	5	-	-	-	
	7. Rubber and Rubber Products	6	12	5	3	2	2	-	-	-	
	8. Chemicals and Chemical Products	9	20	15	12	4,46	5,02	-	-	-	
	(a) Heavy Industrial Chemicals	-	-	-	-	-	-	-	-	-	
	(b) Fertilizers	-	-	-	-	-	-	-	-	-	
	(c) Drugs and Pharmaceuticals	2	11	11	2	1	1	-	-	-	
	(d) Non-Edible Oils	-	-	-	3	4	4	-	-	-	
	(e) Other Chemicals & Chemical Products	7	9	4	7	4,41	4,98	-	-	-	
	9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-	-	-	-	
	10. Manufacture of Cement & Cement Products	1	11	10	1	-	-	-	-	-	
	11. Basic Metals & Metal Products	21	49	48	8	18	8	-	-	-	
	(a) Iron and Steel	9	37	36	4	15	5	-	-	-	
	(b) Non-Ferrous Metals	-	-	-	-	-	-	-	-	-	
	(c) Other Metal Products	12	12	12	4	3	3	-	-	-	
	12. Engineering	12	66	93	5	3	4	-	-	-	
	(a) Heavy Engineering	-	-	-	-	-	-	-	-	-	
	(b) Light Engineering	2	2	1	2	1	1	-	-	-	
	(c) Electrical Machinery & Goods	7	62	89	-	-	-	-	-	-	

	(d) Electronic Machinery & Goods	3	2	3	3	3	3	-	-	-
13.	Vehicles, Vehicle Parts & Transport Equipments	9	31	26	18	14	21	-	-	-
14.	Other Industries	3,821	7,45	7,84	548	12,40	12,39	4	20,63	20,63
15.	Electricity, Gas & Water	2	2	3	12	35	36	-	-	-
	(a) Electricity Generation & Transmission	2	2	3	8	31	31	-	-	-
	(b) Non-Conventional Energy	-	-	-	-	-	-	-	-	-
	(c) Gas, Steam & Water Supply	-	-	-	4	4	5	-	-	-
16.	Construction	26	29	33	16	86	80	-	-	-
III.	TRANSPORT OPERATORS	416	4,02	3,25	215	2,47	2,45	-	-	-
IV.	PROFESSIONAL AND OTHER SERVICES	299	2,00	1,81	394	1,74	1,87	-	-	-
V.	PERSONAL LOANS	5,442	8,34	7,41	1,323	7,86	7,24	-	-	-
	1. Loans for Purchase of Consumer Durables	356	60	69	56	24	21	-	-	-
	2. Loans for Housing	77	1,04	1,12	251	1,27	1,13	-	-	-
	3. Rest of the Personal Loans	5,009	6,70	5,60	1,016	6,34	5,90	-	-	-
VI.	TRADE	4,704	12,51	12,28	1,715	8,66	8,86	-	-	-
	1. Wholesale Trade	114	88	82	31	1,11	78	-	-	-
	2. Retail Trade	4,590	11,63	11,46	1,684	7,55	8,08	-	-	-
VII.	FINANCE	-	-	-	3	1	1	-	-	-
VIII.	ALL OTHERS	565	1,28	1,48	2,432	4,03	3,92	-	-	-
	TOTAL BANK CREDIT	34,923	64,69	64,27	11,638	52,72	52,58	4	20,63	20,63
	OF WHICH : 1. Artisans & Village Industries	1,570	74	74	73	24	25	-	-	-
	2. Other Small Scale Industries	2,115	9,78	9,80	449	6,03	6,27	4	20,63	20,63

OCCUPATION	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of	Credit	Amount	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	693	37	24	234	16	16	25,183	25,19	26,32
1. Direct Finance	693	37	24	234	16	16	25,032	22,06	23,18
2. Indirect Finance	-	-	-	-	-	-	151	3,13	3,14
II. INDUSTRY	199	13	12	12	9	8	5,012	60,66	61,19
1. Mining & Quarrying	1	-	-	-	-	-	5	4	3
2. Food Manufacturing and Processing	-	-	-	1	1	1	175	10,57	10,26
(a) Rice Mills, Flour and Dal Mills	-	-	-	-	-	-	81	2,69	2,31
(b) Sugar	-	-	-	-	-	-	-	-	-
(c) Edible Oils and Vanaspati	-	-	-	-	-	-	3	4	1
(d) Tea Processing	-	-	-	-	-	-	1	6	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-	1	-	-
(f) Others	-	-	-	1	1	1	89	7,78	7,93
3. Beverage and Tobacco	-	-	-	-	-	-	3	42	29
4. Textiles	-	-	-	-	-	-	52	32	33
(a) Cotton Textiles	-	-	-	-	-	-	3	6	8
(b) Jute Textiles	-	-	-	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	-	-	-	12	6	5
(d) Other Textiles	-	-	-	-	-	-	37	21	20
5. Paper, Paper Products and Printing	-	-	-	-	-	-	25	31	28
6. Leather and Leather Products	-	-	-	-	-	-	9	7	9
7. Rubber and Rubber Products	1	1	1	-	-	-	10	16	7

8.	Chemicals and Chemical Products	-	-	-	-	-	-	21	4,66	5,17
(a)	Heavy Industrial Chemicals	-	-	-	-	-	-	-	-	-
(b)	Fertilizers	-	-	-	-	-	-	-	-	-
(c)	Drugs and Pharmaceuticals	-	-	-	-	-	-	4	11	12
(d)	Non-Edible Oils	-	-	-	-	-	-	3	4	4
(e)	Other Chemicals & Chemical Products	-	-	-	-	-	-	14	4,50	5,01
9.	Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-	-	-	-
10.	Manufacture of Cement & Cement Products	-	-	-	1	1	1	3	12	12
11.	Basic Metals & Metal Products	-	-	-	-	-	-	29	67	56
(a)	Iron and Steel	-	-	-	-	-	-	13	52	41
(b)	Non-Ferrous Metals	-	-	-	-	-	-	-	-	-
(c)	Other Metal Products	-	-	-	-	-	-	16	15	15
12.	Engineering	-	-	-	1	-	-	18	70	97
(a)	Heavy Engineering	-	-	-	-	-	-	-	-	-
(b)	Light Engineering	-	-	-	-	-	-	4	2	2
(c)	Electrical Machinery & Goods	-	-	-	1	-	-	8	63	89
(d)	Electronic Machinery & Goods	-	-	-	-	-	-	6	5	6
13.	Vehicles, Vehicle Parts & Transport Equipments	-	-	-	-	-	-	27	46	48
14.	Other Industries	197	11	11	7	4	4	4,577	40,63	41,01
15.	Electricity, Gas & Water	-	-	-	1	1	1	15	37	39
(a)	Electricity Generation & Transmission	-	-	-	1	1	1	11	34	34
(b)	Non-Conventional Energy	-	-	-	-	-	-	-	-	-
(c)	Gas, Steam & Water Supply	-	-	-	-	-	-	4	4	5
16.	Construction	-	-	-	1	1	1	43	1,16	1,14
III.	TRANSPORT OPERATORS	2	6	5	8	4	2	641	6,58	5,77
IV.	PROFESSIONAL AND OTHER SERVICES	3	-	-	27	19	19	723	3,93	3,87
V.	PERSONAL LOANS	64	14	11	159	1,34	1,40	6,988	17,68	16,16
1.	Loans for Purchase of Consumer Durables	-	-	-	31	4	2	443	88	93
2.	Loans for Housing	-	-	-	1	1	1	329	2,32	2,26
3.	Rest of the Personal Loans	64	14	11	127	1,29	1,37	6,216	14,48	12,98
VI.	TRADE	280	19	28	26	20	10	6,725	21,57	21,52
1.	Wholesale Trade	-	-	-	4	9	4	149	2,08	1,64
2.	Retail Trade	280	19	28	22	11	6	6,576	19,48	19,88
VII.	FINANCE	-	-	-	-	-	-	3	1	1
VIII.	ALL OTHERS	4	-	-	190	28	22	3,191	5,59	5,62
TOTAL BANK CREDIT		1,245	88	80	656	2,30	2,18	48,466	141,22	140,46
OF WHICH :										
1.	Artisans & Village Industries	41	3	3	1	1	1	1,685	1,02	1,03
2.	Other Small Scale Industries	157	9	8	8	5	5	2,733	36,58	36,84