

**Table No.5.7 - State and Population 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	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>40,618</b>	<b>23,09</b>	<b>24,11</b>	<b>2,449</b>	<b>6,10</b>	<b>5,68</b>
1. Direct Finance	40,089	19,94	21,39	2,175	2,71	2,50
2. Indirect Finance	529	3,15	2,73	274	3,39	3,18
<b>II. INDUSTRY</b>	<b>4,643</b>	<b>35,53</b>	<b>15,45</b>	<b>1,076</b>	<b>5,63</b>	<b>4,28</b>
1. Mining & Quarrying	3	38	39	1	1	1
2. Food Manufacturing and Processing	97	14,21	57	13	30	14
(a) Rice Mills, Flour and Dal Mills	12	21	20	2	17	10
(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	72	14	15	10	13	4
3. Beverage and Tobacco	-	-	-	-	-	-
4. Textiles	5	4	4	140	1,58	1,25
(a) Cotton Textiles	-	-	-	2	1	1
(b) Jute Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	1	-	-	2	1	1
(d) Other Textiles	4	3	3	136	1,57	1,24
5. Paper, Paper Products and Printing	2	9	7	7	8	8
6. Leather and Leather Products	2	6,27	-	-	-	-
7. Rubber and Rubber Products	-	-	-	4	6	3
8. Chemicals and Chemical Products	3	6	4	10	13	13
(a) Heavy Industrial Chemicals	-	-	-	1	1	-
(b) Fertilizers	-	-	-	-	-	-
(c) Drugs and Pharmaceuticals	-	-	-	-	-	-
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	3	6	4	9	12	13
9. Petroleum, Coal Products & Nuclear Fuels	1	1	1	1	-	-
10. Manufacture of Cement & Cement Products	6	10	9	-	-	-
11. Basic Metals & Metal Products	11	24	15	16	15	19
(a) Iron and Steel	2	5	5	-	-	-
(b) Non-Ferrous Metals	1	7	-	-	-	-
(c) Other Metal Products	8	12	10	16	15	19
12. Engineering	8	9,89	9,66	26	1,06	67
(a) Heavy Engineering	2	28	35	1	1	-
(b) Light Engineering	5	8	6	-	-	-
(c) Electrical Machinery & Goods	-	-	-	8	7	4
(d) Electronic Machinery & Goods	1	9,53	9,25	17	98	63

13. Vehicles, Vehicle Parts & Transport Equipments	2	1	1	6	5	3
14. Other Industries	4,423	3,09	3,09	844	2,00	1,65
15. Electricity, Gas & Water	11	12	12	-	-	-
(a) Electricity Generation & Transmission	11	12	12	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16. Construction	69	1,04	1,20	8	21	9
<b>III. TRANSPORT OPERATORS</b>	<b>185</b>	<b>2,17</b>	<b>1,69</b>	<b>72</b>	<b>81</b>	<b>63</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>335</b>	<b>1,85</b>	<b>1,46</b>	<b>133</b>	<b>46</b>	<b>41</b>
<b>V. PERSONAL LOANS</b>	<b>4,373</b>	<b>5,78</b>	<b>5,07</b>	<b>2,352</b>	<b>6,29</b>	<b>5,47</b>
1. Loans for Purchase of Consumer Durables	113	15	11	127	22	19
2. Loans for Housing	36	42	31	95	90	80
3. Rest of the Personal Loans	4,224	5,21	4,65	2,130	5,17	4,48
<b>VI. TRADE</b>	<b>7,187</b>	<b>6,37</b>	<b>6,14</b>	<b>1,849</b>	<b>4,30</b>	<b>4,03</b>
1. Wholesale Trade	108	70	51	36	84	79
2. Retail Trade	7,079	5,68	5,63	1,813	3,46	3,24
<b>VII. FINANCE</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>2</b>	<b>3</b>
<b>VIII. ALL OTHERS</b>	<b>585</b>	<b>39,27</b>	<b>38,28</b>	<b>512</b>	<b>1,43</b>	<b>1,29</b>
<b>TOTAL BANK CREDIT</b>	<b>57,930</b>	<b>114,10</b>	<b>92,23</b>	<b>8,447</b>	<b>25,05</b>	<b>21,82</b>
OF WHICH : 1. Artisans & Village Industries	2,398	1,43	1,42	228	28	21
2. Other Small Scale Industries	1,769	2,29	2,30	645	2,93	2,32

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>3,252</b>	<b>6,76</b>	<b>8,18</b>	-	-	-
1. Direct Finance	3,250	2,96	2,32	-	-	-
2. Indirect Finance	2	3,80	5,86	-	-	-
<b>II. INDUSTRY</b>	<b>716</b>	<b>20,50</b>	<b>18,23</b>	-	-	-
1. Mining & Quarrying	34	1,46	1,06	-	-	-
2. Food Manufacturing and Processing	22	66	39	-	-	-
(a) Rice Mills, Flour and Dal Mills	11	59	33	-	-	-
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils and Vanaspati	-	-	-	-	-	-
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-
(f) Others	11	7	6	-	-	-
3. Beverage and Tobacco	2	5	4	-	-	-
4. Textiles	6	7	5	-	-	-
(a) Cotton Textiles	-	-	-	-	-	-
(b) Jute Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	-	-	-
(d) Other Textiles	6	7	5	-	-	-
5. Paper, Paper Products and Printing	10	10	9	-	-	-
6. Leather and Leather Products	1	1	1	-	-	-
7. Rubber and Rubber Products	1	3	3	-	-	-
8. Chemicals and Chemical Products	3	12	8	-	-	-

(a) Heavy Industrial Chemicals	-	-	-	-	-	-
(b) Fertilizers	-	-	-	-	-	-
(c) Drugs and Pharmaceuticals	-	-	-	-	-	-
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	3	12	8	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	2	9	5	-	-	-
10. Manufacture of Cement & Cement Products	1	1	1	-	-	-
11. Basic Metals & Metal Products	33	21	20	-	-	-
(a) Iron and Steel	5	9	6	-	-	-
(b) Non-Ferrous Metals	-	-	-	-	-	-
(c) Other Metal Products	28	12	13	-	-	-
12. Engineering	25	9,42	8,62	-	-	-
(a) Heavy Engineering	3	7	5	-	-	-
(b) Light Engineering	6	7	6	-	-	-
(c) Electrical Machinery & Goods	6	9,17	8,45	-	-	-
(d) Electronic Machinery & Goods	10	12	6	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	19	58	55	-	-	-
14. Other Industries	502	5,17	4,76	-	-	-
15. Electricity, Gas & Water	4	15	11	-	-	-
(a) Electricity Generation & Transmission	2	10	5	-	-	-
(b) Non-Conventional Energy	1	4	5	-	-	-
(c) Gas, Steam & Water Supply	1	1	1	-	-	-
16. Construction	51	2,36	2,19	-	-	-
<b>III. TRANSPORT OPERATORS</b>	<b>220</b>	<b>3,60</b>	<b>2,71</b>	-	-	-
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>637</b>	<b>3,44</b>	<b>3,31</b>	-	-	-
<b>V. PERSONAL LOANS</b>	<b>5,257</b>	<b>15,03</b>	<b>13,21</b>	-	-	-
1. Loans for Purchase of Consumer Durables	923	1,28	98	-	-	-
2. Loans for Housing	415	2,07	1,94	-	-	-
3. Rest of the Personal Loans	3,919	11,68	10,29	-	-	-
<b>VI. TRADE</b>	<b>3,394</b>	<b>11,78</b>	<b>10,59</b>	-	-	-
1. Wholesale Trade	91	2,31	1,88	-	-	-
2. Retail Trade	3,303	9,47	8,72	-	-	-
<b>VII. FINANCE</b>	<b>7</b>	<b>55</b>	<b>55</b>	-	-	-
<b>VIII. ALL OTHERS</b>	<b>2,175</b>	<b>4,44</b>	<b>4,61</b>	-	-	-
<b>TOTAL BANK CREDIT</b>	<b>15,658</b>	<b>66,10</b>	<b>61,39</b>	-	-	-
OF WHICH : 1. Artisans & Village Industries	75	23	19	-	-	-
2. Other Small Scale Industries	477	4,34	3,80	-	-	-