

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2005

NORTH-EASTERN REGION
STATE : MEGHALAYA

(Amount in Rupees Lakh)

| OCCUPATION | RURAL | | | SEMI-URBAN | | |
|--|---------------|----------------|----------------|---------------|---------------|---------------|
| | No. of | Credit | Amount | No. of | Credit | Amount |
| | Accounts | Limit | Outstanding | Accounts | Limit | Outstanding |
| | 1 | 2 | 3 | 4 | 5 | 6 |
| I. AGRICULTURE | 30,502 | 44,00 | 36,84 | 1,370 | 6,90 | 6,15 |
| 1. Direct Finance | 29,562 | 42,44 | 35,55 | 1,212 | 5,22 | 4,62 |
| 2. Indirect Finance | 940 | 1,56 | 1,29 | 158 | 1,68 | 1,52 |
| II. INDUSTRY | 4,573 | 1052,04 | 825,34 | 1,472 | 25,56 | 23,59 |
| 1. Mining & Quarrying | 36 | 4,28 | 3,38 | – | – | – |
| 2. Food Manufacturing & Processing | 100 | 19,95 | 15,60 | 142 | 4,68 | 4,16 |
| (a) Rice Mills, Flour & Dal Mills | 15 | 3,93 | 3,18 | 12 | 3,99 | 3,72 |
| (b) Sugar | 2 | 70 | 69 | – | – | – |
| (c) Edible Oils & Vanaspati | 6 | 3,81 | 2,13 | – | – | – |
| (d) Tea Processing | 2 | 6 | 5 | – | – | – |
| (e) Processing of Fruits & Vegetables | 6 | 21 | 15 | – | – | – |
| (f) Others | 69 | 11,24 | 9,40 | 130 | 69 | 44 |
| 3. Beverage & Tobacco | 3 | 14 | 15 | 2 | 30 | 31 |
| 4. Textiles | 66 | 37,66 | 27,10 | 24 | 37 | 30 |
| (a) Cotton Textiles | 27 | 2,80 | 2,58 | 18 | 2 | 1 |
| (b) Jute & Other Natural Fibre Textiles | 1 | 32 | 32 | – | – | – |
| (c) Handloom Textiles & Khadi | 5 | 33 | 3 | – | – | – |
| (d) Other Textiles & Textile Products | 33 | 34,21 | 24,17 | 6 | 35 | 28 |
| 5. Paper, Paper Products & Printing | 41 | 7,31 | 4,96 | 8 | 17 | 12 |
| 6. Leather & Leather Products | 3 | 39 | 24 | 5 | 13 | 9 |
| 7. Rubber & Plastic Products | 35 | 32,12 | 23,92 | 1 | 7 | 7 |
| 8. Chemicals & Chemical Products | 44 | 63,17 | 50,34 | 2 | 8 | 6 |
| (a) Heavy Industrial Chemicals | 8 | 16,61 | 13,53 | 1 | 5 | 4 |
| (b) Fertilisers | 1 | 8 | 3 | – | – | – |
| (c) Drugs & Pharmaceuticals | 12 | 6,79 | 6,14 | – | – | – |
| (d) Non-Edible Oils | 2 | 55 | 52 | 1 | 3 | 3 |
| (e) Other Chemicals & Chemical Products | 21 | 39,14 | 30,12 | – | – | – |
| 9. Petroleum, Coal Products & Nuclear Fuels | 8 | 4,97 | 3,32 | – | – | – |
| 10. Manufacture of Cement & Cement Products | 7 | 77,94 | 77,87 | – | – | – |
| 11. Basic Metals & Metal Products | 71 | 68,72 | 41,95 | 1 | 1 | 1 |
| (a) Iron & Steel | 30 | 49,73 | 26,02 | – | – | – |
| (b) Non-Ferrous Metals | 3 | 70 | 51 | – | – | – |
| (c) Metal Products | 38 | 18,30 | 15,41 | 1 | 1 | 1 |
| 12. Engineering | 70 | 38,88 | 36,84 | 2 | 5 | 4 |
| (a) Heavy Engineering | 7 | 4,13 | 3,05 | – | – | – |
| (b) Light Engineering | 25 | 5,12 | 4,71 | 1 | 5 | 4 |
| (c) Electrical Machinery & Goods | 24 | 26,88 | 26,53 | – | – | – |
| (d) Electronic Machinery & Goods | 14 | 2,75 | 2,55 | 1 | – | – |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 14 | 1,75 | 1,04 | 2 | 21 | 17 |
| 14. Other Industries | 2,955 | 50,93 | 47,71 | 568 | 4,33 | 3,57 |
| 15. Electricity, Gas & Water | 24 | 508,00 | 375,90 | 2 | 15 | 14 |
| (a) Electricity Generation & Transmission | 19 | 500,13 | 369,11 | – | – | – |
| (b) Non-Conventional Energy | 2 | 7,50 | 6,43 | – | – | – |
| (c) Gas, Steam & Water Supply | 3 | 37 | 36 | 2 | 15 | 14 |
| 16. Construction | 1,096 | 135,82 | 115,03 | 713 | 15,01 | 14,55 |
| III. TRANSPORT OPERATORS | 1,066 | 19,12 | 12,41 | 385 | 7,08 | 5,15 |
| IV. PROFESSIONAL AND OTHER SERVICES | 343 | 38,36 | 27,24 | 139 | 4,36 | 2,67 |
| V. PERSONAL LOANS | 19,307 | 572,44 | 461,64 | 8,286 | 121,13 | 103,29 |
| 1. Loans for Purchase of Consumer Durables | 688 | 2,86 | 2,14 | 171 | 67 | 38 |
| 2. Loans for Housing | 4,169 | 351,94 | 298,29 | 1,392 | 44,06 | 39,80 |
| 3. Rest of the Personal Loans | 14,450 | 217,64 | 161,21 | 6,723 | 76,40 | 63,12 |
| VI. TRADE | 6,067 | 89,53 | 71,44 | 1,939 | 19,86 | 14,98 |
| 1. Wholesale Trade | 86 | 19,96 | 16,61 | 23 | 59 | 44 |
| 2. Retail Trade | 5,981 | 69,57 | 54,83 | 1,916 | 19,27 | 14,54 |
| VII. FINANCE | 2 | 7 | 7 | 2 | 5,30 | 94 |
| VIII. ALL OTHERS | 533 | 29,52 | 24,96 | 84 | 2,84 | 2,57 |
| TOTAL BANK CREDIT | 62,393 | 1845,09 | 1459,94 | 13,677 | 193,02 | 159,34 |
| <i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries | 2,876 | 17,68 | 13,92 | 530 | 5,69 | 4,79 |
| 2. Other Small Scale Industries | 384 | 44,02 | 37,04 | 92 | 3,53 | 3,26 |

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MARCH 2005**

**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 |
| I. AGRICULTURE | 931 | 8,58 | 7,18 | – | – | – |
| 1. Direct Finance | 858 | 3,44 | 2,75 | – | – | – |
| 2. Indirect Finance | 73 | 5,14 | 4,43 | – | – | – |
| II. INDUSTRY | 823 | 820,64 | 678,99 | – | – | – |
| 1. Mining & Quarrying | 108 | 24,18 | 10,82 | – | – | – |
| 2. Food Manufacturing & Processing | 34 | 1,56 | 1,31 | – | – | – |
| (a) Rice Mills, Flour & Dal Mills | 6 | 51 | 51 | – | – | – |
| (b) Sugar | – | – | – | – | – | – |
| (c) Edible Oils & Vanaspati | – | – | – | – | – | – |
| (d) Tea Processing | – | – | – | – | – | – |
| (e) Processing of Fruits & Vegetables | 1 | 15 | 9 | – | – | – |
| (f) Others | 27 | 90 | 71 | – | – | – |
| 3. Beverage & Tobacco | 2 | 12 | 10 | – | – | – |
| 4. Textiles | 25 | 94 | 1,06 | – | – | – |
| (a) Cotton Textiles | 8 | 82 | 95 | – | – | – |
| (b) Jute & Other Natural Fibre Textiles | – | – | – | – | – | – |
| (c) Handloom Textiles & Khadi | 3 | 3 | 3 | – | – | – |
| (d) Other Textiles & Textile Products | 14 | 10 | 7 | – | – | – |
| 5. Paper, Paper Products & Printing | 23 | 1,14 | 73 | – | – | – |
| 6. Leather & Leather Products | 5 | 10 | 7 | – | – | – |
| 7. Rubber & Plastic Products | 4 | 49 | 48 | – | – | – |
| 8. Chemicals & Chemical Products | 4 | 1,05 | 49 | – | – | – |
| (a) Heavy Industrial Chemicals | – | – | – | – | – | – |
| (b) Fertilisers | – | – | – | – | – | – |
| (c) Drugs & Pharmaceuticals | 1 | 16 | 14 | – | – | – |
| (d) Non-Edible Oils | – | – | – | – | – | – |
| (e) Other Chemicals & Chemical Products | 3 | 89 | 35 | – | – | – |
| 9. Petroleum, Coal Products & Nuclear Fuels | – | – | – | – | – | – |
| 10. Manufacture of Cement & Cement Products | 5 | 21,70 | 21,71 | – | – | – |
| 11. Basic Metals & Metal Products | 8 | 23 | 15 | – | – | – |
| (a) Iron & Steel | – | – | – | – | – | – |
| (b) Non-Ferrous Metals | – | – | – | – | – | – |
| (c) Metal Products | 8 | 23 | 15 | – | – | – |
| 12. Engineering | 15 | 1,46 | 1,27 | – | – | – |
| (a) Heavy Engineering | 5 | 1,05 | 96 | – | – | – |
| (b) Light Engineering | 2 | 5 | 4 | – | – | – |
| (c) Electrical Machinery & Goods | 6 | 28 | 20 | – | – | – |
| (d) Electronic Machinery & Goods | 2 | 8 | 7 | – | – | – |
| 13. Vehicles, Vehicle Parts & Transport Equipments | – | – | – | – | – | – |
| 14. Other Industries | 247 | 4,92 | 4,12 | – | – | – |
| 15. Electricity, Gas & Water | 10 | 620,24 | 495,10 | – | – | – |
| (a) Electricity Generation & Transmission | 9 | 620,12 | 494,98 | – | – | – |
| (b) Non-Conventional Energy | – | – | – | – | – | – |
| (c) Gas, Steam & Water Supply | 1 | 12 | 12 | – | – | – |
| 16. Construction | 333 | 142,50 | 141,58 | – | – | – |
| III. TRANSPORT OPERATORS | 755 | 25,48 | 14,19 | – | – | – |
| IV. PROFESSIONAL AND OTHER SERVICES | 659 | 18,49 | 15,77 | – | – | – |
| V. PERSONAL LOANS | 15,844 | 210,99 | 176,63 | – | – | – |
| 1. Loans for Purchase of Consumer Durables | 786 | 4,47 | 2,92 | – | – | – |
| 2. Loans for Housing | 2,264 | 63,33 | 55,77 | – | – | – |
| 3. Rest of the Personal Loans | 12,794 | 143,19 | 117,94 | – | – | – |
| VI. TRADE | 2,633 | 75,95 | 61,27 | – | – | – |
| 1. Wholesale Trade | 212 | 22,60 | 18,94 | – | – | – |
| 2. Retail Trade | 2,421 | 53,35 | 42,33 | – | – | – |
| VII. FINANCE | 4 | 77 | 56 | – | – | – |
| VIII. ALL OTHERS | 1,502 | 55,35 | 52,82 | – | – | – |
| TOTAL BANK CREDIT | 23,151 | 1216,25 | 1007,40 | – | – | – |
| <i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries | 50 | 70 | 59 | – | – | – |
| 2. Other Small Scale Industries | 261 | 7,67 | 5,54 | – | – | – |