

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1997 (Part 11 of 32)**

NORTH-EASTERN REGION

STATE: MEGHALAYA

		(Amount in Rupees Lakh)								
		STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
OCCUPATION		No. of Accounts	Credit Limit	Amount Out- Standing	No. of Accounts	Credit Limit	Amount Out- Standing	No. of Accounts	Credit Limit	Amount Out- standing
		1	2	3	4	5	6	7	8	9
I.	AGRICULTURE	20,954	17,02	16,40	3,903	3,93	4,00	-	-	-
1.	Direct Finance	20,634	13,10	13,02	3,898	3,87	3,95	-	-	-
2.	Indirect Finance	320	3,92	3,38	5	6	5	-	-	-
II.	INDUSTRY	3,759	55,41	8,47	973	7,78	7,33	-	-	-
1.	Mining & Quarrying	5	9	5	6	19	21	-	-	-
2.	Food Manufacturing and Processing	135	39,90	80	28	14	14	-	-	-
(a)	Rice Mills, Flour and Dal Mills	17	49	37	5	3	3	-	-	-
(b)	Sugar	-	-	-	-	-	-	-	-	-
(c)	Edible Oils and Vanaspati	4	25	19	-	-	-	-	-	-
(d)	Tea Processing	3	38,83	-	-	-	-	-	-	-
(e)	Processing of Fruits & Vegetables	6	5	5	1	-	-	-	-	-
(f)	Others	105	28	19	22	11	11	-	-	-
3.	Beverage and Tobacco	1	1	-	-	-	-	-	-	-
4.	Textiles	18	11	11	8	13	12	-	-	-
(a)	Cotton Textiles	-	-	-	1	-	-	-	-	-
(b)	Jute Textiles	2	1	1	-	-	-	-	-	-
(c)	Handloom Textiles & Khadi	8	3	3	-	-	-	-	-	-
(d)	Other Textiles	8	7	7	7	13	11	-	-	-
5.	Paper, Paper Products and Printing	17	18	9	12	22	25	-	-	-
6.	Leather and Leather Products	3	6,28	1	2	3	3	-	-	-
7.	Rubber and Rubber Products	-	-	-	1	-	-	-	-	-
8.	Chemicals and Chemical Products	4	30	18	7	36	33	-	-	-
(a)	Heavy Industrial Chemicals	-	-	-	1	1	1	-	-	-
(b)	Fertilizers	-	-	-	-	-	-	-	-	-
(c)	Drugs and Pharmaceuticals	-	-	-	-	-	-	-	-	-
(d)	Non-Edible Oils	-	-	-	-	-	-	-	-	-
(e)	Other Chemicals & Chemical Products	4	30	18	6	35	32	-	-	-
9.	Petroleum, Coal Products & Nuclear Fuels	-	-	-	1	-	-	-	-	-
10.	Manufacture of Cement & Cement Products	3	1	1	5	14	15	-	-	-
11.	Basic Metals & Metal Products	10	21	15	32	29	28	-	-	-
(a)	Iron and Steel	2	3	4	4	8	8	-	-	-
(b)	Non-Ferrous Metals	1	7	-	-	-	-	-	-	-

	(c) Other Metal Products	7	11	11	28	21	21	-	-	-
12.	Engineering	8	72	84	13	12	9	-	-	-
	(a) Heavy Engineering	2	28	35	-	-	-	-	-	-
	(b) Light Engineering	5	44	49	5	4	3	-	-	-
	(c) Electrical Machinery & Goods	1	1	1	2	1	1	-	-	-
	(d) Electronic Machinery & Goods	-	-	-	6	7	5	-	-	-
13.	Vehicles, Vehicle Parts & Transport Equipments	18	17	15	7	4	5	-	-	-
14.	Other Industries	3,481	7,13	5,94	783	3,56	3,30	-	-	-
15.	Electricity, Gas & Water	-	-	-	6	11	12	-	-	-
	(a) Electricity Generation & Transmission	-	-	-	4	6	6	-	-	-
	(b) Non-Conventional Energy	-	-	-	1	4	5	-	-	-
	(c) Gas, Steam & Water Supply	-	-	-	1	1	1	-	-	-
16.	Construction	56	30	13	62	2,44	2,25	-	-	-
III.	TRANSPORT OPERATORS	290	2,87	2,39	298	3,32	2,89	-	-	-
IV.	PROFESSIONAL AND OTHER SERVICES	156	45	46	767	4,94	2,63	-	-	-
V.	PERSONAL LOANS	9,335	13,14	11,60	4,400	14,93	13,55	-	-	-
1.	Loans for Purchase of Consumer Durables	901	1,34	99	495	92	72	-	-	-
2.	Loans for Housing	104	96	86	346	2,06	1,87	-	-	-
3.	Rest of the Personal Loans	8,330	10,84	9,75	3,559	11,96	10,96	-	-	-
V I.	TRADE	6,803	8,99	7,92	4,395	16,47	15,87	-	-	-
1.	Wholesale Trade	144	68	59	118	4,57	4,40	-	-	-
2.	Retail Trade	6,659	8,31	7,33	4,277	11,90	11,47	-	-	-
VII.	FINANCE	-	-	-	14	7	8	-	-	-
VIII.	ALL OTHERS	158	37,62	5,87	2,248	9,76	9,49	-	-	-
TOTAL BANK CREDIT		41,455	135,49	53,12	16,998	61,21	55,85	-	-	-
OF WHICH : 1. Artisans & Village Industries		1,508	1,49	1,40	258	42	42	-	-	-
2. Other Small Scale Industries		1,904	5,36	4,55	517	2,87	2,51	-	-	-

	(b) Jute Textiles	-	-	-	-	-	-	2	1	1
	(c) Handloom Textiles & Khadi	-	-	-	-	-	-	8	3	3
	(d) Other Textiles	-	-	-	-	-	-	15	19	18
5.	Paper, Paper Products and Printing	-	-	-	-	-	-	29	40	34
6.	Leather and Leather Products	-	-	-	-	-	-	5	6,31	4
7.	Rubber and Rubber Products	-	-	-	-	-	-	1	-	-
8.	Chemicals and Chemical Products	1	2	2	-	-	-	12	67	53
	(a) Heavy Industrial Chemicals	-	-	-	-	-	-	1	1	1
	(b) Fertilizers	-	-	-	-	-	-	-	-	-
	(c) Drugs and Pharmaceuticals	1	2	2	-	-	-	1	2	2
	(d) Non-Edible Oils	-	-	-	-	-	-	-	-	-
	(e) Other Chemicals & Chemical Products	-	-	-	-	-	-	10	65	51
9.	Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-	1	-	-
10.	Manufacture of Cement & Cement Products	-	-	-	-	-	-	8	15	17
11.	Basic Metals & Metal Products	2	4	4	2	10	10	46	65	58
	(a) Iron and Steel	2	4	4	-	-	-	8	16	16
	(b) Non-Ferrous Metals	-	-	-	-	-	-	1	7	-
	(c) Other Metal Products	-	-	-	2	10	10	37	42	42
12.	Engineering	-	-	-	-	-	-	21	84	94
	(a) Heavy Engineering	-	-	-	-	-	-	2	28	35
	(b) Light Engineering	-	-	-	-	-	-	10	48	52
	(c) Electrical Machinery & Goods	-	-	-	-	-	-	3	1	1
	(d) Electronic Machinery & Goods	-	-	-	-	-	-	6	7	5
13.	Vehicles, Vehicle Parts & Transport Equipments	1	2	2	3	2	2	29	25	23
14.	Other Industries	1,423	68	82	238	14	14	5,925	11,50	10,20
15.	Electricity, Gas & Water	-	-	-	-	-	-	6	1	12
	(a) Electricity Generation & Transmission	-	-	-	-	-	-	4	6	6
	(b) Non-Conventional Energy	-	-	-	-	-	-	1	4	5
	(c) Gas, Steam & Water Supply	-	-	-	-	-	-	1	1	1
16.	Construction	-	-	-	3	37	34	121	3,11	2,72
III.	TRANSPORT OPERATORS	173	2,73	2,44	1	2	-	762	8,95	7,73
IV.	PROFESSIONAL AND OTHER SERVICES	25	11	10	26	10	7	974	5,60	3,27
V.	PERSONAL LOANS	822	1,14	1,21	940	2,44	2,04	15,497	31,65	28,40
1.	Loans for Purchase of Consumer Durables	152	18	16	23	7	7	1,571	2,51	1,94
2.	Loans for Housing	10	20	17	18	8	4	478	3,29	2,94
3.	Rest of the Personal Loans	660	77	88	899	2,29	1,93	13,448	25,85	23,52
V I.	TRADE	2,434	2,14	2,28	156	86	74	13,788	28,47	26,81
1.	Wholesale Trade	77	5	5	4	1	6	343	5,41	5,11
2.	Retail Trade	2,357	2,10	2,23	152	75	68	13,445	23,05	21,71
VII.	FINANCE	-	-	-	-	-	-	14	7	8
VIII.	ALL OTHERS	951	63	52	-	-	-	3,357	48,01	15,88
TOTAL BANK CREDIT		22,710	14,60	15,81	1,372	4,06	3,45	82,535	215,37	128,22
OF WHICH : 1. Artisans & Village Industries		318	15	17	7	2	2	2,091	2,08	2,01
2. Other Small Scale Industries		754	38	48	230	20	20	3,405	8,81	7,73