

TABLE NO. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2006

NORTH-EASTERN REGION
STATE: MEGHALAYA

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	34,232	247,56	175,09	4,681	13,53	11,17
1. Direct Finance	33,020	95,66	76,13	4,617	12,01	9,74
2. Indirect Finance	1,212	151,90	98,96	64	1,52	1,43
II. INDUSTRY	4,980	1191,08	909,68	2,326	82,86	68,55
1. Mining & Quarrying	95	190,52	130,22	7	50	26
2. Food Manufacturing & Processing	182	188,63	134,42	236	49,88	39,07
(a) Rice Mills, Flour & Dal Mills	51	12,09	10,54	105	48,31	38,22
(b) Sugar	1	6	1	-	-	-
(c) Edible Oils & Vanaspati	30	60,50	54,23	-	-	-
(d) Tea Processing	3	62	63	-	-	-
(e) Processing of Fruits & Vegetables	5	26	13	1	19	2
(f) Others	92	115,10	68,88	130	1,38	84
3. Beverage & Tobacco	7	7,29	6,47	2	30	27
4. Textiles	73	114,17	74,40	25	32	26
(a) Cotton Textiles	31	62,46	39,52	17	2	1
(b) Jute & Other Natural Fibre Textiles	2	6,00	1,15	-	-	-
(c) Handloom Textiles & Khadi	7	22,46	16,35	2	15	12
(d) Other Textiles & Textile Products	33	23,25	17,37	6	15	13
5. Paper, Paper Products & Printing	57	10,52	8,50	3	14	12
6. Leather & Leather Products	11	2,04	2,01	5	6	5
7. Rubber & Plastic Products	57	26,82	18,87	1	20	19
8. Chemicals & Chemical Products	70	96,48	80,57	2	19	17
(a) Heavy Industrial Chemicals	22	35,68	29,27	-	-	-
(b) Fertilisers	1	48	48	-	-	-
(c) Drugs & Pharmaceuticals	2	25	12	-	-	-
(d) Non-Edible Oils	1	65	65	1	12	10
(e) Other Chemicals & Chemical Products	44	59,43	50,04	1	7	6
9. Petroleum, Coal Products & Nuclear Fuels	9	5,38	4,85	-	-	-
10. Manufacture of Cement & Cement Products	9	43,86	40,49	5	42	32
11. Basic Metals & Metal Products	98	90,46	77,89	6	23	18
(a) Iron & Steel	39	42,32	32,84	-	-	-
(b) Non-Ferrous Metals	13	6,67	5,33	-	-	-
(c) Metal Products	46	41,47	39,73	6	23	18
12. Engineering	159	84,36	71,11	22	99	94
(a) Heavy Engineering	23	6,22	4,24	2	50	51
(b) Light Engineering	56	16,66	11,61	19	49	44
(c) Electrical Machinery & Goods	55	46,40	40,87	-	-	-
(d) Electronic Machinery & Goods	25	15,08	14,39	1	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	14	2,19	1,43	2	21	15
14. Other Industries	2,939	61,29	48,10	688	7,43	7,04
15. Electricity, Gas & Water	8	59,60	54,64	-	-	-
(a) Electricity Generation & Transmission	6	59,20	54,25	-	-	-
(b) Non-Conventional Energy	2	40	39	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16. Construction	1,192	207,46	155,74	1,322	21,99	19,53
III. TRANSPORT OPERATORS	970	94,18	55,18	452	6,05	4,55
IV. PROFESSIONAL AND OTHER SERVICES	488	156,95	142,64	194	4,09	2,64
V. PERSONAL LOANS	29,980	1055,38	868,15	11,109	140,11	116,50
1. Loans for Purchase of Consumer Durables	582	2,75	2,07	218	92	55
2. Loans for Housing	6,879	578,96	497,13	1,008	28,19	25,30
3. Rest of the Personal Loans	22,519	473,67	368,96	9,883	110,99	90,65
VI. TRADE	5,939	174,58	131,29	2,232	25,13	20,82
1. Wholesale Trade	169	54,27	31,35	25	1,15	96
2. Retail Trade	5,770	120,31	99,94	2,207	23,98	19,87
VII. FINANCE	27	7,69	2,05	49	43	37
VIII. ALL OTHERS	893	87,77	55,59	159	8,53	6,16
TOTAL BANK CREDIT	77,509	3015,20	2339,67	21,202	280,73	230,77
OF WHICH: 1. Artisans and Village & Tiny Industries	2,715	20,73	16,94	742	36,75	28,67
2. Other Small Scale Industries	712	120,79	92,25	119	22,12	18,64

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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	1,656	16,73	13,22	-	-	-
1. Direct Finance	1,585	11,23	8,51	-	-	-
2. Indirect Finance	71	5,50	4,72	-	-	-
II. INDUSTRY	767	1021,39	561,55	-	-	-
1. Mining & Quarrying	26	7,90	2,30	-	-	-
2. Food Manufacturing & Processing	36	1,98	1,71	-	-	-
(a) Rice Mills, Flour & Dal Mills	3	5	5	-	-	-
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	2	23	22	-	-	-
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	1	15	7	-	-	-
(f) Others	30	1,54	1,37	-	-	-
3. Beverage & Tobacco	4	61	54	-	-	-
4. Textiles	69	2,36	2,26	-	-	-
(a) Cotton Textiles	35	1,93	1,91	-	-	-
(b) Jute & Other Natural Fibre Textiles	18	23	23	-	-	-
(c) Handloom Textiles & Khadi	4	8	2	-	-	-
(d) Other Textiles & Textile Products	12	11	10	-	-	-
5. Paper, Paper Products & Printing	69	1,74	94	-	-	-
6. Leather & Leather Products	3	6	5	-	-	-
7. Rubber & Plastic Products	4	49	48	-	-	-
8. Chemicals & Chemical Products	14	1,08	39	-	-	-
(a) Heavy Industrial Chemicals	-	-	-	-	-	-
(b) Fertilisers	-	-	-	-	-	-
(c) Drugs & Pharmaceuticals	1	24	8	-	-	-
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	13	84	31	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	2	3,25	2,64	-	-	-
10. Manufacture of Cement & Cement Products	9	64,82	33,12	-	-	-
11. Basic Metals & Metal Products	16	55	51	-	-	-
(a) Iron & Steel	3	21	25	-	-	-
(b) Non-Ferrous Metals	-	-	-	-	-	-
(c) Metal Products	13	34	27	-	-	-
12. Engineering	25	1,83	1,15	-	-	-
(a) Heavy Engineering	2	16	9	-	-	-
(b) Light Engineering	13	85	62	-	-	-
(c) Electrical Machinery & Goods	7	68	29	-	-	-
(d) Electronic Machinery & Goods	3	15	16	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	2	6,02	34	-	-	-
14. Other Industries	256	10,60	8,90	-	-	-
15. Electricity, Gas & Water	16	897,19	488,96	-	-	-
(a) Electricity Generation & Transmission	16	897,19	488,96	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16. Construction	216	20,91	17,25	-	-	-
III. TRANSPORT OPERATORS	796	14,97	11,11	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	762	24,98	19,82	-	-	-
V. PERSONAL LOANS	22,426	325,56	266,35	-	-	-
1. Loans for Purchase of Consumer Durables	1,912	19,01	17,64	-	-	-
2. Loans for Housing	3,472	103,96	88,64	-	-	-
3. Rest of the Personal Loans	17,042	202,59	160,07	-	-	-
VI. TRADE	3,095	273,03	105,96	-	-	-
1. Wholesale Trade	417	167,40	43,53	-	-	-
2. Retail Trade	2,678	105,63	62,43	-	-	-
VII. FINANCE	3	49	44	-	-	-
VIII. ALL OTHERS	10,471	150,83	148,41	-	-	-
TOTAL BANK CREDIT	39,976	1827,99	1126,87	-	-	-
OF WHICH: 1. Artisans and Village & Tiny Industries	71	91	78	-	-	-
2. Other Small Scale Industries	331	9,76	7,84	-	-	-