

Table No.5.7 - State and Population 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)

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	37,728	22,75	23,92	1,680	3,33	3,08
1. Direct Finance	36,958	20,47	21,97	1,670	1,49	1,45
2. Indirect Finance	770	2,28	1,95	10	1,84	1,64
II. INDUSTRY	4,549	52,10	6,72	887	2,33	1,84
1. Mining & Quarrying	4	13	16	1	1	1
2. Food Manufacturing and Processing	148	39,70	77	13	31	14
(a) Rice Mills, Flour and Dal Mills	19	33	28	2	17	10
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils and Vanaspati	4	25	19	-	-	-
(d) Tea Processing	3	38,83	-	-	-	-
(e) Processing of Fruits & Vegetables	6	5	5	-	-	-
(f) Others	116	24	24	11	14	4
3. Beverage and Tobacco	1	1	-	-	-	-
4. Textiles	20	20	19	2	1	1
(a) Cotton Textiles	-	-	-	1	-	-
(b) Jute Textiles	1	1	1	-	-	-
(c) Handloom Textiles & Khadi	8	3	3	-	-	-
(d) Other Textiles	11	16	16	1	-	-
5. Paper, Paper Products and Printing	8	14	12	8	8	8
6. Leather and Leather Products	2	6,29	2	-	-	-
7. Rubber and Rubber Products	-	-	-	-	-	-
8. Chemicals and Chemical Products	8	40	32	-	-	-
(a) Heavy Industrial Chemicals	-	-	-	-	-	-
(b) Fertilizers	-	-	-	-	-	-
(c) Drugs and Pharmaceuticals	1	2	2	-	-	-
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	7	38	31	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	1	-	-
10. Manufacture of Cement & Cement Products	4	9	11	-	-	-
11. Basic Metals & Metal Products	14	31	25	9	7	6
(a) Iron and Steel	3	10	10	-	-	-
(b) Non-Ferrous Metals	1	7	-	-	-	-
(c) Other Metal Products	10	14	15	9	7	6
12. Engineering	8	35	42	2	1	1
(a) Heavy Engineering	2	28	35	-	-	-
(b) Light Engineering	5	7	6	-	-	-
(c) Electrical Machinery & Goods	1	1	1	1	-	-
(d) Electronic Machinery & Goods	-	-	-	1	1	-
13. Vehicles, Vehicle Parts & Transport Equipments	11	11	11	10	8	7
14. Other Industries	4,249	3,83	3,87	836	1,66	1,42
15. Electricity, Gas & Water	4	5	6	-	-	-
(a) Electricity Generation & Transmission	3	4	5	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	1	1	1	-	-	-
16. Construction	68	50	33	5	10	3
III. TRANSPORT OPERATORS	369	4,12	3,58	90	1,42	1,36
IV. PROFESSIONAL AND OTHER SERVICES	468	77	73	110	2,88	92
V. PERSONAL LOANS	5,097	7,59	6,67	2,507	7,84	7,18
1. Loans for Purchase of Consumer Durables	220	33	26	156	26	19
2. Loans for Housing	65	56	47	60	64	58
3. Rest of the Personal Loans	4,812	6,71	5,94	2,291	6,95	6,40
V I. TRADE	7,810	7,80	7,82	2,221	5,30	4,96
1. Wholesale Trade	235	48	43	37	1,18	1,10
2. Retail Trade	7,575	7,32	7,39	2,184	4,12	3,85
VII. FINANCE	1	-	-	2	1	2

VIII. ALL OTHERS	773	38,05	6,14	669	2,28	2,05
TOTAL BANK CREDIT	56,795	133,18	55,57	8,166	25,40	21,40
OF WHICH :						
1. Artisans & Village Industries	1,698	1,46	1,42	238	29	27
2. Other Small Scale Industries	2,174	3,51	3,49	514	1,39	1,12

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	2,316	1,93	1,73	-	-	-
1. Direct Finance	2,312	1,88	1,69	-	-	-
2. Indirect Finance	4	5	4	-	-	-
II. INDUSTRY	983	10,18	8,77	-	-	-
1. Mining & Quarrying	6	14	10	-	-	-
2. Food Manufacturing and Processing	16	7	6	-	-	-
(a) Rice Mills, Flour and Dal Mills	1	2	2	-	-	-
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils and Vanaspati	-	-	-	-	-	-
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	1	-	-	-	-	-
(f) Others	14	5	4	-	-	-
3. Beverage and Tobacco	-	-	-	-	-	-
4. Textiles	4	4	3	-	-	-
(a) Cotton Textiles	-	-	-	-	-	-
(b) Jute Textiles	1	-	-	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	-	-	-
(d) Other Textiles	3	3	2	-	-	-
5. Paper, Paper Products and Printing	13	18	14	-	-	-
6. Leather and Leather Products	3	2	2	-	-	-
7. Rubber and Rubber Products	1	-	-	-	-	-
8. Chemicals and Chemical Products	4	28	21	-	-	-
(a) Heavy Industrial Chemicals	1	1	1	-	-	-
(b) Fertilizers	-	-	-	-	-	-
(c) Drugs and Pharmaceuticals	-	-	-	-	-	-
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	3	27	20	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-
10. Manufacture of Cement & Cement Products	4	6	6	-	-	-
11. Basic Metals & Metal Products	23	27	27	-	-	-
(a) Iron and Steel	5	6	6	-	-	-
(b) Non-Ferrous Metals	-	-	-	-	-	-
(c) Other Metal Products	18	21	21	-	-	-
12. Engineering	11	48	51	-	-	-
(a) Heavy Engineering	-	-	-	-	-	-
(b) Light Engineering	5	41	46	-	-	-
(c) Electrical Machinery & Goods	1	-	-	-	-	-
(d) Electronic Machinery & Goods	5	7	5	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	8	5	5	-	-	-
14. Other Industries	840	6,01	4,91	-	-	-
15. Electricity, Gas & Water	2	6	6	-	-	-
(a) Electricity Generation & Transmission	1	2	2	-	-	-
(b) Non-Conventional Energy	1	4	5	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16. Construction	48	2,51	2,35	-	-	-
III. TRANSPORT OPERATORS	303	3,41	2,79	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	396	1,95	1,62	-	-	-
V. PERSONAL LOANS	7,893	16,21	14,56	-	-	-
1. Loans for Purchase of Consumer Durables	1,195	1,93	1,48	-	-	-
2. Loans for Housing	353	2,09	1,89	-	-	-
3. Rest of the Personal Loans	6,345	12,19	11,19	-	-	-
V I. TRADE	3,757	15,37	14,03	-	-	-
1. Wholesale Trade	71	3,75	3,57	-	-	-
2. Retail Trade	3,686	11,61	10,46	-	-	-
VII. FINANCE	11	6	6	-	-	-
VIII. ALL OTHERS	1,915	7,69	7,69	-	-	-
TOTAL BANK CREDIT	17,574	56,80	51,25	-	-	-
OF WHICH :						
1. Artisans & Village Industries	155	33	32	-	-	-
2. Other Small Scale Industries	717	3,91	3,12	-	-	-

