

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2007**

**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
<b>I. AGRICULTURE</b>	<b>39,732</b>	<b>142,06</b>	<b>121,01</b>	<b>7,239</b>	<b>22,85</b>	<b>18,37</b>
1. Direct Finance	39,155	137,92	117,19	7,098	20,61	16,37
2. Indirect Finance	577	4,14	3,82	141	2,24	2,00
<b>II. INDUSTRY</b>	<b>3,729</b>	<b>176,80</b>	<b>156,03</b>	<b>1,893</b>	<b>59,60</b>	<b>53,74</b>
1. Mining & Quarrying	77	9,73	5,49	18	22,04	21,17
2. Food Manufacturing & Processing	102	4,80	3,40	144	6,37	5,39
(a) Rice Mills, Flour & Dal Mills	11	42	37	11	5,30	4,68
(b) Sugar	1	3	2	–	–	–
(c) Edible Oils & Vanaspati	1	3	3	2	22	16
(d) Tea Processing	–	–	–	1	12	6
(e) Processing of Fruits & Vegetables	9	53	40	1	5	4
(f) Others	80	3,79	2,58	129	68	45
3. Beverage & Tobacco	–	–	–	2	34	32
4. Textiles	38	13,71	7,22	28	23	16
(a) Cotton Textiles	25	12,02	6,57	17	4	1
(b) Jute & Other Natural Fibre Textiles	1	92	11	–	–	–
(c) Handloom Textiles & Khadi	–	–	–	2	3	3
(d) Other Textiles & Textile Products	12	77	55	9	16	12
5. Paper, Paper Products & Printing	4	38	38	4	25	20
6. Leather & Leather Products	4	9	8	6	7	5
7. Rubber & Plastic Products	2	7	8	1	6	1
8. Chemicals & Chemical Products	6	1,61	1,35	–	–	–
(a) Heavy Industrial Chemicals	–	–	–	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	3	28	20	–	–	–
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	3	1,33	1,16	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	8	4,99	4,20	–	–	–
10. Manufacture of Cement & Cement Products	2	34,31	34,60	3	22	19
11. Basic Metals & Metal Products	37	29,11	26,33	3	13	11
(a) Iron & Steel	14	23,16	22,10	–	–	–
(b) Non-Ferrous Metals	5	4,77	3,22	1	8	8
(c) Metal Products	18	1,18	1,01	2	5	3
12. Engineering	17	1,37	1,17	–	–	–
(a) Heavy Engineering	1	5	5	–	–	–
(b) Light Engineering	12	1,10	90	–	–	–
(c) Electrical Machinery & Goods	3	16	16	–	–	–
(d) Electronic Machinery & Goods	1	6	6	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	11	1,60	1,42	4	38	32
14. Other Industries	2,938	29,25	26,09	615	8,03	7,14
15. Electricity, Gas & Water	2	34,87	34,87	–	–	–
(a) Electricity Generation & Transmission	1	34,78	34,78	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	1	9	9	–	–	–
16. Construction	481	10,91	9,35	1,065	21,49	18,67
<b>III. TRANSPORT OPERATORS</b>	<b>784</b>	<b>18,06</b>	<b>13,71</b>	<b>363</b>	<b>6,51</b>	<b>4,49</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>543</b>	<b>12,60</b>	<b>8,91</b>	<b>272</b>	<b>5,07</b>	<b>3,96</b>
<b>V. PERSONAL LOANS</b>	<b>19,025</b>	<b>213,54</b>	<b>163,02</b>	<b>11,254</b>	<b>143,51</b>	<b>115,67</b>
1. Loans for Purchase of Consumer Durables	742	3,89	2,56	196	1,05	77
2. Loans for Housing	1,045	35,94	32,34	861	23,38	20,03
3. Rest of the Personal Loans	17,238	173,72	128,12	10,197	119,07	94,88
<b>VI. TRADE</b>	<b>5,096</b>	<b>70,34</b>	<b>61,39</b>	<b>1,862</b>	<b>23,93</b>	<b>19,54</b>
1. Wholesale Trade	221	30,60	29,81	38	1,94	1,53
2. Retail Trade	4,875	39,74	31,59	1,824	22,00	18,01
<b>VII. FINANCE</b>	<b>29</b>	<b>46</b>	<b>35</b>	<b>8</b>	<b>10,25</b>	<b>10,24</b>
<b>VIII. ALL OTHERS</b>	<b>906</b>	<b>10,39</b>	<b>9,36</b>	<b>161</b>	<b>6,45</b>	<b>2,48</b>
<b>TOTAL BANK CREDIT</b>	<b>69,844</b>	<b>644,25</b>	<b>533,79</b>	<b>23,052</b>	<b>278,17</b>	<b>228,48</b>
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	2,735	23,14	18,79	582	8,00	6,17
2. Other Small Scale Industries	380	19,53	13,63	83	6,43	6,55

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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
<b>I. AGRICULTURE</b>	<b>1,032</b>	<b>32,81</b>	<b>25,49</b>	–	–	–
1. Direct Finance	925	12,45	10,17	–	–	–
2. Indirect Finance	107	20,36	15,32	–	–	–
<b>II. INDUSTRY</b>	<b>1,967</b>	<b>426,96</b>	<b>315,25</b>	–	–	–
1. Mining & Quarrying	41	10,10	7,82	–	–	–
2. Food Manufacturing & Processing	66	3,71	3,00	–	–	–
(a) Rice Mills, Flour & Dal Mills	6	7	3	–	–	–
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	2	22	23	–	–	–
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	–	–	–	–	–	–
(f) Others	58	3,43	2,75	–	–	–
3. Beverage & Tobacco	6	2,09	2,08	–	–	–
4. Textiles	870	15,90	12,20	–	–	–
(a) Cotton Textiles	110	2,51	2,20	–	–	–
(b) Jute & Other Natural Fibre Textiles	741	12,34	9,46	–	–	–
(c) Handloom Textiles & Khadi	1	1	–	–	–	–
(d) Other Textiles & Textile Products	18	1,05	54	–	–	–
5. Paper, Paper Products & Printing	27	1,17	86	–	–	–
6. Leather & Leather Products	1	14	15	–	–	–
7. Rubber & Plastic Products	7	91	89	–	–	–
8. Chemicals & Chemical Products	3	61	51	–	–	–
(a) Heavy Industrial Chemicals	–	–	–	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	–	–	–	–	–	–
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	3	61	51	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	4	7,66	6,65	–	–	–
10. Manufacture of Cement & Cement Products	12	50,60	21,93	–	–	–
11. Basic Metals & Metal Products	23	78	72	–	–	–
(a) Iron & Steel	2	5	4	–	–	–
(b) Non-Ferrous Metals	–	–	–	–	–	–
(c) Metal Products	21	74	68	–	–	–
12. Engineering	51	1,74	1,14	–	–	–
(a) Heavy Engineering	3	24	8	–	–	–
(b) Light Engineering	27	56	46	–	–	–
(c) Electrical Machinery & Goods	12	73	42	–	–	–
(d) Electronic Machinery & Goods	9	21	19	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	3	29	25	–	–	–
14. Other Industries	248	12,21	6,57	–	–	–
15. Electricity, Gas & Water	12	275,72	214,77	–	–	–
(a) Electricity Generation & Transmission	11	275,52	214,58	–	–	–
(b) Non-Conventional Energy	1	20	19	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	–	–	–
16. Construction	593	43,32	35,69	–	–	–
<b>III. TRANSPORT OPERATORS</b>	<b>656</b>	<b>12,44</b>	<b>9,22</b>	–	–	–
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,066</b>	<b>35,86</b>	<b>31,76</b>	–	–	–
<b>V. PERSONAL LOANS</b>	<b>25,456</b>	<b>395,34</b>	<b>317,39</b>	–	–	–
1. Loans for Purchase of Consumer Durables	929	6,74	5,22	–	–	–
2. Loans for Housing	2,536	117,47	99,37	–	–	–
3. Rest of the Personal Loans	21,991	271,13	212,81	–	–	–
<b>VI. TRADE</b>	<b>3,837</b>	<b>154,78</b>	<b>125,96</b>	–	–	–
1. Wholesale Trade	978	71,28	54,31	–	–	–
2. Retail Trade	2,859	83,50	71,65	–	–	–
<b>VII. FINANCE</b>	<b>11</b>	<b>70</b>	<b>61</b>	–	–	–
<b>VIII. ALL OTHERS</b>	<b>1,925</b>	<b>18,75</b>	<b>16,84</b>	–	–	–
<b>TOTAL BANK CREDIT</b>	<b>35,950</b>	<b>1077,65</b>	<b>842,52</b>	–	–	–
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	70	1,38	86	–	–	–
2. Other Small Scale Industries	348	15,49	13,91	–	–	–