

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2009**

**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
<b>I. AGRICULTURE</b>	<b>26,153</b>	<b>90,39</b>	<b>73,72</b>	<b>3,402</b>	<b>22,46</b>	<b>17,44</b>
1. Direct Finance	25,807	87,01	71,00	3,136	19,07	14,73
2. Indirect Finance	346	3,38	2,72	266	3,38	2,71
<b>II. INDUSTRY</b>	<b>2,215</b>	<b>283,38</b>	<b>248,61</b>	<b>725</b>	<b>153,50</b>	<b>111,51</b>
1. Mining & Quarrying	59	5,65	4,22	2	4,03	4,06
2. Food Manufacturing & Processing	403	8,18	7,26	180	12,67	9,43
(a) Rice Mills, Flour & Dal Mills	21	37	32	10	10,07	7,25
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	–	–	–	1	10	5
(d) Tea Processing	1	1	1	–	–	–
(e) Processing of Fruits & Vegetables	13	50	47	–	–	–
(f) Others	368	7,30	6,46	169	2,50	2,14
3. Beverage & Tobacco	3	2,40	2,31	2	8	7
4. Textiles	274	5,05	4,10	61	5,52	4,68
(a) Cotton Textiles	17	14	13	18	8	3
(b) Jute & Other Natural Fibre Textiles	6	5	3	1	–	–
(c) Handloom Textiles & Khadi	118	1,46	1,18	4	9	7
(d) Other Textiles & Textile Products	133	3,41	2,75	38	5,35	4,58
5. Paper, Paper Products & Printing	34	12,83	10,99	12	56	55
6. Woods and Wood Products	51	53	47	61	2,13	1,69
7. Leather & Leather Products	18	1,04	87	25	26	23
8. Gems and Jewellery	1	–	–	3	5	3
9. Rubber & Plastic Products	14	10,49	8,95	3	17	16
10. Chemicals & Chemical Products	14	3,33	2,51	8	7	8
(a) Heavy Industrial Chemicals	1	6	4	–	–	–
(b) Fertilisers	1	2	–	–	–	–
(c) Drugs & Pharmaceuticals	1	3	3	–	–	–
(d) Non-Edible Oils	1	10	–	–	–	–
(e) Other Chemicals & Chemical Products	10	3,12	2,43	8	7	8
11. Petroleum, Coal Products & Nuclear Fuels	9	5,45	3,73	2	4,35	4,14
12. Manufacture of Cement & Cement Products	19	158,12	140,68	8	114,13	78,45
13. Basic Metals & Metal Products	32	15,46	11,40	18	3,90	3,89
(a) Iron & Steel	8	11,98	10,18	2	3,45	3,44
(b) Non-Ferrous Metals	1	2,40	27	–	–	–
(c) Metal Products	23	1,08	95	16	45	46
14. Engineering	57	7,42	6,19	23	75	62
(a) Heavy Engineering	5	65	58	9	60	53
(b) Light Engineering	33	1,95	1,73	13	14	8
(c) Electrical Machinery & Goods	14	71	43	1	1	1
(d) Electronic Machinery & Goods	5	4,11	3,44	–	–	–
15. Vehicles, Vehicle Parts & Transport Equipments	10	39	36	2	2	2
16. Other Industries	1,100	14,96	14,18	210	2,79	1,99
17. Electricity, Gas & Water	9	13,56	13,48	–	–	–
(a) Electricity Generation & Transmission	1	13,11	13,11	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	8	45	38	–	–	–
18. Construction	108	18,52	16,91	105	2,01	1,41
(a) Other than Infrastructure	20	5,66	4,18	11	1,32	83
(b) Infrastructure Construction	88	12,86	12,73	94	69	58
<b>III. TRANSPORT OPERATORS</b>	<b>706</b>	<b>22,14</b>	<b>17,33</b>	<b>330</b>	<b>8,35</b>	<b>6,31</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>717</b>	<b>16,15</b>	<b>13,04</b>	<b>293</b>	<b>10,09</b>	<b>8,00</b>
1. Professional Services	39	2,60	1,30	8	1,50	1,45
2. Tourism, Hotel & Restaurants	181	4,14	3,20	52	81	60
3. Recreation services	11	22	18	4	13	12
4. IT and Telecommunications	5	28	24	1	14	12
5. Others	481	8,92	8,11	228	7,52	5,71
<b>V. PERSONAL LOANS</b>	<b>21,439</b>	<b>281,51</b>	<b>223,10</b>	<b>14,239</b>	<b>217,99</b>	<b>167,90</b>
1. Housing	1,909	67,21	56,73	1,589	50,38	42,75
2. Consumer Durables	910	4,18	2,95	319	1,57	1,10
3. Vehicles	989	21,92	16,35	509	11,41	8,73
4. Education	114	4,04	3,07	150	4,68	3,63
5. Personal Credit Cards	–	–	–	1	3	3
6. Others	17,517	184,16	144,00	11,671	149,92	111,66
<b>VI. TRADE</b>	<b>3,980</b>	<b>86,96</b>	<b>72,83</b>	<b>1,547</b>	<b>31,04</b>	<b>27,09</b>
1. Wholesale Trade	106	13,34	10,97	30	2,69	1,98
2. Retail Trade	3,874	73,62	61,86	1,517	28,35	25,11
<b>VII. FINANCE</b>	<b>346</b>	<b>1,30</b>	<b>1,00</b>	<b>35</b>	<b>20</b>	<b>7</b>
<b>VIII. ALL OTHERS</b>	<b>542</b>	<b>11,59</b>	<b>7,31</b>	<b>129</b>	<b>8,75</b>	<b>11,26</b>
<b>TOTAL BANK CREDIT</b>	<b>56,098</b>	<b>793,44</b>	<b>656,94</b>	<b>20,700</b>	<b>452,38</b>	<b>349,57</b>

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**NORTH-EASTERN REGION**  
**STATE : MEGHALAYA**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>1,286</b>	<b>132,00</b>	<b>76,44</b>	–	–	–
1. Direct Finance	1,099	17,07	13,53	–	–	–
2. Indirect Finance	187	114,92	62,91	–	–	–
<b>II. INDUSTRY</b>	<b>823</b>	<b>599,14</b>	<b>382,15</b>	–	–	–
1. Mining & Quarrying	139	66,07	25,57	–	–	–
2. Food Manufacturing & Processing	63	4,71	3,32	–	–	–
(a) Rice Mills, Flour & Dal Mills	–	–	–	–	–	–
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	2	55	51	–	–	–
(d) Tea Processing	3	18	17	–	–	–
(e) Processing of Fruits & Vegetables	5	85	51	–	–	–
(f) Others	53	3,13	2,14	–	–	–
3. Beverage & Tobacco	7	3,08	2,15	–	–	–
4. Textiles	53	3,05	2,54	–	–	–
(a) Cotton Textiles	17	2,02	1,90	–	–	–
(b) Jute & Other Natural Fibre Textiles	1	–	–	–	–	–
(c) Handloom Textiles & Khadi	–	–	–	–	–	–
(d) Other Textiles & Textile Products	35	1,03	65	–	–	–
5. Paper, Paper Products & Printing	22	1,17	89	–	–	–
6. Woods and Wood Products	42	77	66	–	–	–
7. Leather & Leather Products	6	42	43	–	–	–
8. Gems and Jewellery	1	2	1	–	–	–
9. Rubber & Plastic Products	3	9	5	–	–	–
10. Chemicals & Chemical Products	7	34	27	–	–	–
(a) Heavy Industrial Chemicals	–	–	–	–	–	–
(b) Fertilisers	1	1	1	–	–	–
(c) Drugs & Pharmaceuticals	–	–	–	–	–	–
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	6	33	26	–	–	–
11. Petroleum, Coal Products & Nuclear Fuels	4	7,40	7,35	–	–	–
12. Manufacture of Cement & Cement Products	25	175,65	100,52	–	–	–
13. Basic Metals & Metal Products	11	8,04	7,42	–	–	–
(a) Iron & Steel	1	4,00	3,45	–	–	–
(b) Non-Ferrous Metals	1	3,10	3,07	–	–	–
(c) Metal Products	9	94	90	–	–	–
14. Engineering	104	5,26	2,52	–	–	–
(a) Heavy Engineering	5	34	25	–	–	–
(b) Light Engineering	89	4,54	1,95	–	–	–
(c) Electrical Machinery & Goods	8	36	30	–	–	–
(d) Electronic Machinery & Goods	2	3	2	–	–	–
15. Vehicles, Vehicle Parts & Transport Equipments	2	13	12	–	–	–
16. Other Industries	150	6,13	3,86	–	–	–
17. Electricity, Gas & Water	10	213,38	125,54	–	–	–
(a) Electricity Generation & Transmission	9	213,18	125,34	–	–	–
(b) Non-Conventional Energy	1	20	20	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	–	–	–
18. Construction	174	103,44	98,94	–	–	–
(a) Other than Infrastructure	74	32,42	29,92	–	–	–
(b) Infrastructure Construction	100	71,01	69,02	–	–	–
<b>III. TRANSPORT OPERATORS</b>	<b>750</b>	<b>18,56</b>	<b>14,51</b>	–	–	–
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>865</b>	<b>61,96</b>	<b>53,63</b>	–	–	–
1. Professional Services	88	6,75	5,67	–	–	–
2. Tourism, Hotel & Restaurants	77	7,01	5,24	–	–	–
3. Recreation services	7	10	9	–	–	–
4. IT and Telecommunications	18	1,84	1,71	–	–	–
5. Others	675	46,25	40,91	–	–	–
<b>V. PERSONAL LOANS</b>	<b>31,118</b>	<b>552,90</b>	<b>423,07</b>	–	–	–
1. Housing	4,077	163,69	133,71	–	–	–
2. Consumer Durables	1,477	8,75	8,03	–	–	–
3. Vehicles	2,670	65,45	46,93	–	–	–
4. Education	704	21,18	14,95	–	–	–
5. Personal Credit Cards	292	1,67	1,04	–	–	–
6. Others	21,898	292,16	218,40	–	–	–
<b>VI. TRADE</b>	<b>3,463</b>	<b>236,38</b>	<b>169,56</b>	–	–	–
1. Wholesale Trade	345	81,90	63,14	–	–	–
2. Retail Trade	3,118	154,49	106,43	–	–	–
<b>VII. FINANCE</b>	<b>8</b>	<b>2,69</b>	<b>42</b>	–	–	–
<b>VIII. ALL OTHERS</b>	<b>951</b>	<b>22,07</b>	<b>22,21</b>	–	–	–
<b>TOTAL BANK CREDIT</b>	<b>39,264</b>	<b>1625,70</b>	<b>1141,99</b>	–	–	–