

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 : NAGALAND**

(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 |
| I. AGRICULTURE | 7,952 | 33,96 | 28,71 | 12,903 | 67,70 | 60,68 |
| 1. Direct Finance | 7,647 | 32,20 | 27,01 | 12,723 | 60,85 | 54,09 |
| 2. Indirect Finance | 305 | 1,76 | 1,70 | 180 | 6,85 | 6,59 |
| II. INDUSTRY | 1,084 | 20,29 | 19,09 | 3,407 | 110,52 | 102,44 |
| 1. Mining & Quarrying | 4 | 24 | 22 | 11 | 1,90 | 1,53 |
| 2. Food Manufacturing & Processing | 186 | 2,98 | 2,84 | 493 | 14,95 | 14,09 |
| (a) Rice Mills, Flour & Dal Mills | 12 | 18 | 17 | 120 | 3,23 | 2,95 |
| (b) Sugar | – | – | – | – | – | – |
| (c) Edible Oils & Vanaspati | – | – | – | 1 | 2 | 2 |
| (d) Tea Processing | – | – | – | 3 | 58 | 55 |
| (e) Processing of Fruits & Vegetables | 2 | 5 | 6 | 3 | 1,27 | 1,11 |
| (f) Others | 172 | 2,74 | 2,61 | 366 | 9,86 | 9,46 |
| 3. Beverage & Tobacco | 1 | 20 | 19 | 13 | 98 | 87 |
| 4. Textiles | 348 | 4,70 | 4,60 | 1,346 | 18,94 | 19,02 |
| (a) Cotton Textiles | 63 | 1,52 | 1,53 | 72 | 82 | 88 |
| (b) Jute & Other Natural Fibre Textiles | 2 | 2 | 2 | 7 | 42 | 33 |
| (c) Handloom Textiles & Khadi | 153 | 1,50 | 1,47 | 654 | 7,75 | 7,65 |
| (d) Other Textiles & Textile Products | 130 | 1,65 | 1,57 | 613 | 9,96 | 10,15 |
| 5. Paper, Paper Products & Printing | 16 | 39 | 34 | 43 | 1,20 | 1,14 |
| 6. Woods and Wood Products | 95 | 1,23 | 1,25 | 318 | 4,59 | 4,60 |
| 7. Leather & Leather Products | 3 | 3 | 4 | 28 | 24 | 21 |
| 8. Gems and Jewellery | 1 | 1 | 1 | – | – | – |
| 9. Rubber & Plastic Products | 2 | 2 | 2 | 11 | 34 | 21 |
| 10. Chemicals & Chemical Products | 1 | 5 | 5 | 135 | 98 | 83 |
| (a) Heavy Industrial Chemicals | – | – | – | – | – | – |
| (b) Fertilisers | – | – | – | – | – | – |
| (c) Drugs & Pharmaceuticals | – | – | – | 130 | 87 | 72 |
| (d) Non-Edible Oils | – | – | – | – | – | – |
| (e) Other Chemicals & Chemical Products | 1 | 5 | 5 | 5 | 11 | 10 |
| 11. Petroleum, Coal Products & Nuclear Fuels | – | – | – | 3 | 17 | 8 |
| 12. Manufacture of Cement & Cement Products | 1 | 7 | 3 | 7 | 28 | 17 |
| 13. Basic Metals & Metal Products | 27 | 2,50 | 2,45 | 102 | 7,83 | 7,76 |
| (a) Iron & Steel | 3 | 16 | 8 | 3 | 5,87 | 5,86 |
| (b) Non-Ferrous Metals | – | – | – | 1 | 4 | 3 |
| (c) Metal Products | 24 | 2,34 | 2,37 | 98 | 1,92 | 1,88 |
| 14. Engineering | 45 | 75 | 73 | 253 | 3,41 | 3,46 |
| (a) Heavy Engineering | – | – | – | 2 | 7 | 6 |
| (b) Light Engineering | 41 | 69 | 67 | 244 | 3,25 | 3,31 |
| (c) Electrical Machinery & Goods | 3 | 4 | 5 | 6 | 9 | 8 |
| (d) Electronic Machinery & Goods | 1 | 1 | 1 | 1 | – | 1 |
| 15. Vehicles, Vehicle Parts & Transport Equipments | 2 | 4 | 5 | 21 | 21 | 22 |
| 16. Other Industries | 316 | 6,40 | 5,75 | 451 | 13,90 | 10,58 |
| 17. Electricity, Gas & Water | – | – | – | 4 | 2,43 | 1,98 |
| (a) Electricity Generation & Transmission | – | – | – | 1 | 7 | 7 |
| (b) Non-Conventional Energy | – | – | – | – | – | – |
| (c) Gas, Steam & Water Supply | – | – | – | 3 | 2,36 | 1,91 |
| 18. Construction | 36 | 68 | 53 | 168 | 38,18 | 35,71 |
| (a) Other than Infrastructure | 6 | 52 | 43 | 52 | 19,20 | 17,28 |
| (b) Infrastructure Construction | 30 | 16 | 9 | 116 | 18,98 | 18,43 |
| III. TRANSPORT OPERATORS | 69 | 1,86 | 1,21 | 1,112 | 17,67 | 15,30 |
| IV. PROFESSIONAL AND OTHER SERVICES | 166 | 5,47 | 3,73 | 1,342 | 93,44 | 79,89 |
| 1. Professional Services | 4 | 29 | 23 | 213 | 11,05 | 7,92 |
| 2. Tourism, Hotel & Restaurants | 21 | 35 | 30 | 160 | 2,80 | 2,66 |
| 3. Recreation services | 6 | 8 | 7 | 53 | 67 | 68 |
| 4. IT and Telecommunications | 3 | 13 | 11 | 24 | 4,03 | 3,32 |
| 5. Others | 132 | 4,62 | 3,03 | 892 | 74,89 | 65,32 |
| V. PERSONAL LOANS | 13,971 | 191,37 | 152,54 | 44,380 | 628,45 | 499,41 |
| 1. Housing | 788 | 28,20 | 24,97 | 1,848 | 81,55 | 75,39 |
| 2. Consumer Durables | 480 | 2,81 | 2,09 | 2,462 | 11,96 | 8,87 |
| 3. Vehicles | 349 | 8,74 | 6,69 | 1,982 | 46,71 | 35,22 |
| 4. Education | 37 | 1,16 | 83 | 219 | 5,84 | 4,74 |
| 5. Personal Credit Cards | 1 | – | – | 90 | 59 | 48 |
| 6. Others | 12,316 | 150,47 | 117,97 | 37,779 | 481,80 | 374,70 |
| VI. TRADE | 784 | 22,44 | 19,40 | 3,714 | 101,15 | 92,43 |
| 1. Wholesale Trade | 71 | 1,36 | 1,22 | 96 | 4,53 | 4,39 |
| 2. Retail Trade | 713 | 21,09 | 18,17 | 3,618 | 96,62 | 88,04 |
| VII. FINANCE | 9 | 14 | 12 | 52 | 74 | 72 |
| VIII. ALL OTHERS | 83 | 3,80 | 3,75 | 754 | 8,92 | 8,03 |
| TOTAL BANK CREDIT | 24,118 | 279,33 | 228,55 | 67,664 | 1028,59 | 858,90 |

Note: There are no Urban and Metropolitan Centres in Nagaland.