

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

**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	36,465	122,44	97,69	7,146	29,23	23,78
1. Direct Finance	35,848	102,55	84,05	6,929	24,72	19,90
2. Indirect Finance	617	19,88	13,64	217	4,50	3,87
II. INDUSTRY	2,713	302,09	225,85	857	106,37	60,97
1. Mining & Quarrying	65	6,48	5,05	5	43	41
2. Food Manufacturing & Processing	578	12,52	11,03	199	6,90	5,26
(a) Rice Mills, Flour & Dal Mills	28	60	54	6	4,45	3,35
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	2	2,60	2,35	1	10	5
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	13	58	46	–	–	–
(f) Others	535	8,74	7,68	192	2,36	1,86
3. Beverage & Tobacco	3	1,93	81	2	31	30
4. Textiles	254	7,83	5,84	48	42	36
(a) Cotton Textiles	33	56	42	16	4	1
(b) Jute & Other Natural Fibre Textiles	5	3	3	–	–	–
(c) Handloom Textiles & Khadi	117	2,60	1,35	5	10	10
(d) Other Textiles & Textile Products	99	4,64	4,05	27	28	24
5. Paper, Paper Products & Printing	45	14,25	12,82	8	29	26
6. Leather & Leather Products	21	85	68	28	26	19
7. Rubber & Plastic Products	24	17,91	16,19	10	17	13
8. Chemicals & Chemical Products	20	3,96	3,54	–	–	–
(a) Heavy Industrial Chemicals	1	6	5	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	–	–	–	–	–	–
(d) Non-Edible Oils	3	87	81	–	–	–
(e) Other Chemicals & Chemical Products	16	3,03	2,68	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	9	6,44	5,02	1	45	44
10. Manufacture of Cement & Cement Products	18	135,00	79,05	9	86,66	45,82
11. Basic Metals & Metal Products	38	20,71	16,54	23	3,80	2,70
(a) Iron & Steel	14	17,27	15,11	1	3,30	2,21
(b) Non-Ferrous Metals	1	2,40	54	1	8	9
(c) Metal Products	23	1,04	89	21	42	40
12. Engineering	75	9,33	8,00	23	18	13
(a) Heavy Engineering	3	77	72	–	–	–
(b) Light Engineering	39	2,32	1,95	16	13	9
(c) Electrical Machinery & Goods	26	2,06	1,47	7	5	4
(d) Electronic Machinery & Goods	7	4,18	3,86	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	13	2,94	1,45	2	4	4
14. Other Industries	1,466	17,52	17,12	395	3,11	2,78
15. Electricity, Gas & Water	2	24,25	24,20	–	–	–
(a) Electricity Generation & Transmission	1	24,05	24,05	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	1	20	15	–	–	–
16. Construction	82	20,18	18,51	104	3,34	2,15
III. TRANSPORT OPERATORS	747	18,49	13,70	314	6,00	4,15
IV. PROFESSIONAL AND OTHER SERVICES	706	29,34	18,44	279	5,47	4,71
V. PERSONAL LOANS	21,197	263,62	204,04	13,376	185,30	148,26
1. Loans for Purchase of Consumer Durables	1,038	4,19	3,06	457	4,87	4,36
2. Loans for Housing	1,540	58,41	51,32	1,379	39,90	34,92
3. Rest of the Personal Loans	18,619	201,02	149,67	11,540	140,52	108,99
VI. TRADE	4,466	156,21	134,68	1,548	25,04	21,90
1. Wholesale Trade	220	35,21	33,48	30	2,19	1,91
2. Retail Trade	4,246	121,00	101,20	1,518	22,85	19,99
VII. FINANCE	199	1,03	74	35	14	5
VIII. ALL OTHERS	1,210	27,93	22,42	291	4,80	4,32
TOTAL BANK CREDIT	67,703	921,15	717,56	23,846	362,35	268,13

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

**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	1,092	30,36	18,78	–	–	–
1. Direct Finance	934	10,70	8,41	–	–	–
2. Indirect Finance	158	19,66	10,37	–	–	–
II. INDUSTRY	936	393,71	270,66	–	–	–
1. Mining & Quarrying	73	14,71	12,73	–	–	–
2. Food Manufacturing & Processing	85	5,59	4,18	–	–	–
(a) Rice Mills, Flour & Dal Mills	1	1	1	–	–	–
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	2	55	58	–	–	–
(d) Tea Processing	2	15	14	–	–	–
(e) Processing of Fruits & Vegetables	4	64	38	–	–	–
(f) Others	76	4,24	3,08	–	–	–
3. Beverage & Tobacco	4	1,75	1,59	–	–	–
4. Textiles	36	3,20	2,46	–	–	–
(a) Cotton Textiles	8	1,87	1,79	–	–	–
(b) Jute & Other Natural Fibre Textiles	–	–	–	–	–	–
(c) Handloom Textiles & Khadi	2	3	3	–	–	–
(d) Other Textiles & Textile Products	26	1,30	64	–	–	–
5. Paper, Paper Products & Printing	32	2,47	2,04	–	–	–
6. Leather & Leather Products	7	38	39	–	–	–
7. Rubber & Plastic Products	6	21	18	–	–	–
8. Chemicals & Chemical Products	11	1,22	99	–	–	–
(a) Heavy Industrial Chemicals	–	–	–	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	1	24	8	–	–	–
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	10	98	91	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	2	3,26	3,29	–	–	–
10. Manufacture of Cement & Cement Products	17	74,63	47,85	–	–	–
11. Basic Metals & Metal Products	18	1,36	1,20	–	–	–
(a) Iron & Steel	–	–	–	–	–	–
(b) Non-Ferrous Metals	1	1,00	85	–	–	–
(c) Metal Products	17	36	35	–	–	–
12. Engineering	47	1,87	1,41	–	–	–
(a) Heavy Engineering	9	65	52	–	–	–
(b) Light Engineering	26	84	66	–	–	–
(c) Electrical Machinery & Goods	6	35	21	–	–	–
(d) Electronic Machinery & Goods	6	3	3	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	6	1,65	1,67	–	–	–
14. Other Industries	351	12,13	10,43	–	–	–
15. Electricity, Gas & Water	9	168,78	110,64	–	–	–
(a) Electricity Generation & Transmission	8	168,58	110,47	–	–	–
(b) Non-Conventional Energy	1	20	17	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	–	–	–
16. Construction	232	100,50	69,60	–	–	–
III. TRANSPORT OPERATORS	736	14,23	10,32	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	782	54,35	37,87	–	–	–
V. PERSONAL LOANS	28,531	473,69	354,37	–	–	–
1. Loans for Purchase of Consumer Durables	780	18,15	2,70	–	–	–
2. Loans for Housing	3,287	138,70	113,96	–	–	–
3. Rest of the Personal Loans	24,464	316,84	237,71	–	–	–
VI. TRADE	3,508	183,08	155,56	–	–	–
1. Wholesale Trade	541	77,73	62,26	–	–	–
2. Retail Trade	2,967	105,35	93,30	–	–	–
VII. FINANCE	16	3,32	51	–	–	–
VIII. ALL OTHERS	2,092	26,98	20,65	–	–	–
TOTAL BANK CREDIT	37,693	1179,72	868,73	–	–	–