

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1999 (Part 11 of 32)**

NORTH-EASTERN REGION (contd.)

STATE : MEGHALAYA

(Amount in Rupees Lakh)

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	13,913	14,95	12,81	3,566	4,13	3,99
1. Direct Finance	13,379	14,12	12,14	3,359	3,88	3,73
2. Indirect Finance	534	83	68	207	26	26
II. INDUSTRY	4,658	34,45	24,23	1,347	30,17	30,01
1. Mining & Quarrying	8	2,36	2,41	3	14	14
2. Food Manufacturing & Processing	71	3,93	2,99	20	48	69
(a) Rice Mills, Flour & Dal Mills	37	2,74	2,04	6	36	57
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	3	30	20	1	-	-
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	1	3	-	-	-	-
(f) Others	30	86	75	13	11	12
3. Beverage & Tobacco	1	3	1	-	-	-
4. Textiles	25	43	34	17	14	13
(a) Cotton Textiles	-	-	-	3	3	3
(b) Jute Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	3	2	2	-	-	-
(d) Other Textiles	22	41	32	14	11	10
5. Paper, Paper Products & Printing	13	46	43	12	24	25
6. Leather & Leather Products	5	4	2	2	2	2
7. Rubber & Rubber Products	1	3	1	1	1	-
8. Chemicals & Chemical Products	13	1,77	89	2	18	11
(a) Heavy Industrial Chemicals	2	1,14	37	-	-	-
(b) Fertilisers	-	-	-	-	-	-
(c) Drugs & Pharmaceuticals	-	-	-	-	-	-
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	11	63	52	2	18	11
9. Petroleum, Coal Products & Nuclear Fuels	6	56	41	-	-	-
10. Manufacture of Cement & Cement Products	5	67	53	5	41	30
11. Basic Metals & Metal Products	32	5,18	2,51	16	13	11
(a) Iron & Steel	8	1,11	1,07	-	-	-
(b) Non-Ferrous Metals	-	-	-	-	-	-
(c) Other Metal Products	24	4,08	1,43	16	13	11
12. Engineering	20	1,44	1,36	51	58	49
(a) Heavy Engineering	1	3	1	-	-	-
(b) Light Engineering	5	28	26	1	3	2
(c) Electrical Machinery & Goods	7	16	14	49	52	44
(d) Electronic Machinery &	7	97	96	1	3	3

	Goods					
13.	Vehicles, Vehicle Parts & Transport Equipments	28	2,12	1,51	2	7
14.	Other Industries	4,418	14,48	10,13	1,159	4,07
15.	Electricity, Gas & Water	1	9	7	3	21,22
	(a) Electricity Generation & Transmission	1	9	7	2	21,18
	(b) Non-Conventional Energy	-	-	-	1	4
	(c) Gas, Steam & Water Supply	-	-	-	-	-
16.	Construction	11	87	60	54	2,49
III.	TRANSPORT OPERATORS	630	8,32	6,01	201	3,21
IV.	PROFESSIONAL AND OTHER SERVICES	294	4,00	3,06	722	2,88
V.	PERSONAL LOANS	9,992	30,70	25,95	4,988	18,64
1.	Loans for Purchase of Consumer Durables	1,545	3,46	2,43	629	1,57
2.	Loans for Housing	423	7,95	7,21	324	3,89
3.	Rest of the Personal Loans	8,024	19,29	16,31	4,035	13,19
VI.	TRADE	5,303	30,63	24,33	2,146	20,87
1.	Wholesale Trade	368	7,68	6,49	103	8,77
2.	Retail Trade	4,935	22,95	17,84	2,043	12,10
VII.	FINANCE	26	7	7	18	6,83
VIII.	ALL OTHERS	805	4,73	3,44	3,469	15,76
TOTAL BANK CREDIT		35,621	127,86	99,91	16,457	102,50
<i>OF WHICH:</i> 1. Artisans & Village Industries		2,323	3,85	3,45	416	85
2. Other Small Scale Industries		2,287	19,90	12,25	559	2,85

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	7	8	9	10	11	12
I. AGRICULTURE	-	-	-	14,109	10,81	10,24
1. Direct Finance	-	-	-	14,109	10,81	10,24
2. Indirect Finance	-	-	-	-	-	-
II. INDUSTRY	-	-	-	1,567	1,89	1,68
1. Mining & Quarrying	-	-	-	2	14	8
2. Food Manufacturing & Processing	-	-	-	13	12	12
(a) Rice Mills, Flour & Dal Mills	-	-	-	-	-	-
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	-	-	-	-	-	-
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-
(f) Others	-	-	-	13	12	12
3. Beverage & Tobacco	-	-	-	-	-	-
4. Textiles	-	-	-	-	-	-
(a) Cotton Textiles	-	-	-	-	-	-
(b) Jute Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	-	-	-
(d) Other Textiles	-	-	-	-	-	-
5. Paper, Paper Products & Printing	-	-	-	3	6	5
6. Leather & Leather Products	-	-	-	1	-	-
7. Rubber & Rubber Products	-	-	-	2	4	4
8. Chemicals & Chemical Products	-	-	-	-	-	-

	(a) Heavy Industrial Chemicals	-	-	-	-	-	-
	(b) Fertilisers	-	-	-	-	-	-
	(c) Drugs & Pharmaceuticals	-	-	-	-	-	-
	(d) Non-Edible Oils	-	-	-	-	-	-
	(e) Other Chemicals & Chemical Products	-	-	-	-	-	-
9.	Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-
10.	Manufacture of Cement & Cement Products	-	-	-	-	-	-
11.	Basic Metals & Metal Products	-	-	-	1	-	-
	(a) Iron & Steel	-	-	-	-	-	-
	(b) Non-Ferrous Metals	-	-	-	-	-	-
	(c) Other Metal Products	-	-	-	1	-	-
12.	Engineering	-	-	-	-	-	-
	(a) Heavy Engineering	-	-	-	-	-	-
	(b) Light Engineering	-	-	-	-	-	-
	(c) Electrical Machinery & Goods	-	-	-	-	-	-
	(d) Electronic Machinery & Goods	-	-	-	-	-	-
13.	Vehicles, Vehicle Parts & Transport Equipments	-	-	-	1	2	1
14.	Other Industries	-	-	-	1,537	1,29	1,26
15.	Electricity, Gas & Water	-	-	-	-	-	-
	(a) Electricity Generation & Transmission	-	-	-	-	-	-
	(b) Non-Conventional Energy	-	-	-	-	-	-
	(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16.	Construction	-	-	-	7	23	12
III.	TRANSPORT OPERATORS	-	-	-	565	4,85	3,80
IV.	PROFESSIONAL AND OTHER SERVICES	-	-	-	44	14	11
V.	PERSONAL LOANS	-	-	-	1,331	3,18	3,09
	1. Loans for Purchase of Consumer Durables	-	-	-	390	70	61
	2. Loans for Housing	-	-	-	62	86	89
	3. Rest of the Personal Loans	-	-	-	879	1,62	1,59
VI.	TRADE	-	-	-	2,016	4,13	3,86
	1. Wholesale Trade	-	-	-	15	27	23
	2. Retail Trade	-	-	-	2,001	3,86	3,63
VII.	FINANCE	-	-	-	-	-	-
VIII.	ALL OTHERS	-	-	-	892	71	72
TOTAL BANK CREDIT		-	-	-	20,524	25,72	23,52
<i>OF WHICH:</i> 1. Artisans & Village Industries		-	-	-	414	35	32
2. Other Small Scale Industries		-	-	-	1,012	1,10	1,02

OCCUPATION	OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	13	14	15	16	17	18
I. AGRICULTURE	1	-	-	31,589	29,90	27,04
1. Direct Finance	1	-	-	30,848	28,81	26,10
2. Indirect Finance	-	-	-	741	1,09	94

II. INDUSTRY	41	98	91	7,613	67,49	56,84
1. Mining & Quarrying	-	-	-	13	2,63	2,63
2. Food Manufacturing & Processing	-	-	-	104	4,53	3,80
(a) Rice Mills, Flour & Dal Mills	-	-	-	43	3,10	2,62
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	-	-	-	4	30	20
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	1	3	-
(f) Others	-	-	-	56	1,09	99
3. Beverage & Tobacco	-	-	-	1	3	1
4. Textiles	-	-	-	42	57	47
(a) Cotton Textiles	-	-	-	3	3	3
(b) Jute Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	3	2	2
(d) Other Textiles	-	-	-	36	52	42
5. Paper, Paper Products & Printing	-	-	-	28	76	73
6. Leather & Leather Products	-	-	-	8	6	4
7. Rubber & Rubber Products	-	-	-	4	7	6
8. Chemicals & Chemical Products	-	-	-	15	1,95	1,00
(a) Heavy Industrial Chemicals	-	-	-	2	1,14	37
(b) Fertilisers	-	-	-	-	-	-
(c) Drugs & Pharmaceuticals	-	-	-	-	-	-
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	-	-	-	13	81	63
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	6	56	41
10. Manufacture of Cement & Cement Products	-	-	-	10	1,07	83
11. Basic Metals & Metal Products	1	10	11	50	5,41	2,73
(a) Iron & Steel	-	-	-	8	1,11	1,07
(b) Non-Ferrous Metals	-	-	-	-	-	-
(c) Other Metal Products	1	10	11	42	4,31	1,65
12. Engineering	-	-	-	71	2,02	1,86
(a) Heavy Engineering	-	-	-	1	3	1
(b) Light Engineering	-	-	-	6	30	28
(c) Electrical Machinery & Goods	-	-	-	56	68	58
(d) Electronic Machinery & Goods	-	-	-	8	1,01	99
13. Vehicles, Vehicle Parts & Transport Equipments	-	-	-	31	2,22	1,59
14. Other Industries	37	10	10	7,151	19,94	15,63
15. Electricity, Gas & Water	-	-	-	4	21,30	21,30
(a) Electricity Generation & Transmission	-	-	-	3	21,27	21,25
(b) Non-Conventional Energy	-	-	-	1	4	5
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16. Construction	3	78	71	75	4,37	3,76
III. TRANSPORT OPERATORS	4	7	4	1,400	16,45	12,58
IV. PROFESSIONAL AND OTHER SERVICES	10	10	6	1,070	7,12	5,74
V. PERSONAL LOANS	210	1,69	1,70	16,521	54,21	47,33
1. Loans for Purchase of Consumer Durables	29	6	4	2,593	5,79	4,39
2. Loans for Housing	3	7	6	812	12,77	11,74

3. Rest of the Personal Loans	178	1,56	1,60	13,116	35,66	31,20
VI. TRADE	21	64	57	9,486	56,28	47,15
1. Wholesale Trade	-	-	-	486	16,72	14,34
2. Retail Trade	21	64	57	9,000	39,55	32,81
VII. FINANCE	-	-	-	44	6,89	5,50
VIII. ALL OTHERS	100	23	20	5,266	21,43	18,95
TOTAL BANK CREDIT	387	3,70	3,49	72,989	259,78	221,15
<i>OF WHICH:</i> 1. Artisans & Village Industries	5	4	4	3,158	5,08	4,67
2. Other Small Scale Industries	32	6	6	3,890	23,89	16,44