

State : Meghalaya

Table No. 5.6 – State and Bank Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2000

NORTH - EASTERN REGION			(Amount in Rupees Lakh)						
OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6	7	8	9
I. AGRICULTURE	14,329	15,96	14,22	2,892	5,73	5,01	-	-	-
1. Direct Finance	13,941	15,33	13,71	2,884	4,99	4,50	-	-	-
2. Indirect Finance	388	63	51	8	73	50	-	-	-
II. INDUSTRY	6,259	26,17	21,19	1,565	29,95	31,31	-	-	-
1. Mining & Quarrying	49	5,47	4,37	3	15	16	-	-	-
2. Food Manufacturing & Processing	35	92	79	13	31	29	-	-	-
(a) Rice Mills, Flour & Dal Mills	12	50	41	3	22	22	-	-	-
(b) Sugar	-	-	-	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	-	-	-	-	-	-	-	-	-
(d) Tea Processing	-	-	-	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-	-	-	-
(f) Others	23	42	38	10	10	7	-	-	-
3. Beverage & Tobacco	-	-	-	-	-	-	-	-	-
4. Textiles	13	19	19	4	6	6	-	-	-
(a) Cotton Textiles	-	-	-	-	-	-	-	-	-
(b) Jute Textiles	1	12	13	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	8	3	2	-	-	-	-	-	-
(d) Other Textiles	4	4	4	4	6	6	-	-	-
5. Paper, Paper Products & Printing	7	21	19	4	14	6	-	-	-
6. Leather & Leather Products	-	-	-	1	1	1	-	-	-
7. Rubber & Rubber Products	-	-	-	-	-	-	-	-	-
8. Chemicals & Chemical Products	6	1,52	54	1	89	89	-	-	-
(a) Heavy Industrial Chemicals	2	1,14	37	-	-	-	-	-	-
(b) Fertilisers	-	-	-	-	-	-	-	-	-
(c) Drugs & Pharmaceuticals	-	-	-	-	-	-	-	-	-
(d) Non-Edible Oils	-	-	-	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	4	38	17	1	89	89	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-	-	-	-
10. Manufacture of Cement & Cement Products	-	-	-	3	34	37	-	-	-
11. Basic Metals & Metal Products	8	5,87	4,47	12	9	8	-	-	-
(a) Iron & Steel	-	-	-	-	-	-	-	-	-
(b) Non-Ferrous Metals	-	-	-	-	-	-	-	-	-
(c) Other Metal Products	8	5,87	4,47	12	9	8	-	-	-
12. Engineering	17	22	17	1	-	-	-	-	-
(a) Heavy Engineering	1	3	1	-	-	-	-	-	-
(b) Light Engineering	12	16	14	-	-	-	-	-	-
(c) Electrical Machinery & Goods	4	3	2	1	-	-	-	-	-
(d) Electronic Machinery & Goods	-	-	-	-	-	-	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	11	16	16	1	3	3	-	-	-
14. Other Industries	6,085	11,49	10,21	1,460	4,32	4,09	-	-	-
15. Electricity, Gas & Water	1	3	3	2	20,99	22,54	-	-	-
(a) Electricity Generation & Transmission	1	3	3	1	20,94	22,49	-	-	-
(b) Non-Conventional Energy	-	-	-	1	5	5	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-	-	-	-
16. Construction	27	9	7	60	2,63	2,72	-	-	-
III. TRANSPORT OPERATORS	898	10,45	7,56	393	3,62	3,10	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	310	1,58	1,41	819	4,61	3,53	-	-	-
V. PERSONAL LOANS	11,194	32,28	27,41	4,960	22,99	20,38	-	-	-

1. Loans for Purchase of Consumer Durables	1,862	4,46	3,48	944	2,85	2,35	-	-	-
2. Loans for Housing	906	6,36	5,95	547	4,96	4,54	-	-	-
3. Rest of the Personal Loans	8,426	21,46	17,98	3,469	15,18	13,49	-	-	-
VI. TRADE	5,018	20,16	17,11	2,640	25,25	22,20	-	-	-
1. Wholesale Trade	91	3,38	2,83	327	9,23	7,94	-	-	-
2. Retail Trade	4,927	16,78	14,28	2,313	16,02	14,26	-	-	-
VII. FINANCE	47	99	25	9	40,31	1,83	-	-	-
VIII. ALL OTHERS	1,395	5,70	5,63	3,424	17,44	15,69	-	-	-
TOTAL BANK CREDIT	39,450	113,30	94,78	16,702	149,89	103,04	-	-	-
OF WHICH: 1. Artisans & Village Industries	2,294	4,18	3,70	592	99	96	-	-	-
2. Other Small Scale Industries	3,868	13,82	11,69	732	2,78	2,63	-	-	-

16. Construction	9	24	13	5	91	85	101	3,86	3,77
III. TRANSPORT OPERATORS	616	5,34	4,15	21	8	6	1,928	19,50	14,87
IV. PROFESSIONAL AND OTHER SERVICES	58	17	14	10	4	2	1,197	6,40	5,10
V. PERSONAL LOANS	1,656	3,84	3,74	227	1,20	1,18	18,037	60,30	52,71
1. Loans for Purchase of Consumer Durables	508	91	79	19	4	3	3,333	8,26	6,66
2. Loans for Housing	77	1,04	1,08	11	7	6	1,541	12,43	11,63
3. Rest of the Personal Loans	1,071	1,89	1,87	197	1,09	1,09	13,163	39,62	34,43
VI. TRADE	2,409	4,77	4,44	27	77	72	10,094	50,95	44,46
1. Wholesale Trade	17	27	23	2	40	44	437	13,29	11,44
2. Retail Trade	2,392	4,50	4,21	25	37	27	9,657	37,67	33,02
VII. FINANCE	-	-	-	-	-	-	56	41,30	2,08
VIII. ALL OTHERS	1,048	81	82	85	37	37	5,952	24,32	22,52
TOTAL BANK CREDIT	23,528	29,31	26,86	412	3,61	3,40	80,092	296,11	228,07
OF WHICH: 1. Artisans & Village Industries	505	42	40	29	4	4	3,420	5,63	5,10
2. Other Small Scale Industries	1,126	1,26	1,15	5	12	10	5,731	17,97	15,57