

State : Meghalaya

Table No. 5.7 – State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March 2000

NORTH-EASTERN REGION			(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	30,970	29,09	26,70	1,614	3,81	3,23
1. Direct Finance	30,675	27,91	25,81	1,515	3,66	3,12
2. Indirect Finance	295	1,18	89	99	15	11
II. INDUSTRY	5,288	17,39	13,74	920	2,92	2,66
1. Mining & Quarrying	7	39	32	1	3	2
2. Food Manufacturing & Processing	52	61	48	5	5	2
(a) Rice Mills, Flour & Dal Mills	13	27	17	-	-	-
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	-	-	-	-	-	-
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-
(f) Others	39	34	31	5	5	2
3. Beverage & Tobacco	-	-	-	-	-	-
4. Textiles	5	17	17	9	3	2
(a) Cotton Textiles	-	-	-	-	-	-
(b) Jute Textiles	1	12	13	-	-	-
(c) Handloom Textiles & Khadi	2	1	1	6	2	1
(d) Other Textiles	2	3	3	3	1	1
5. Paper, Paper Products & Printing	5	14	8	-	-	-
6. Leather & Leather Products	1	-	-	-	-	-
7. Rubber & Rubber Products	1	1	1	-	-	-
8. Chemicals & Chemical Products	5	1,49	51	-	-	-
(a) Heavy Industrial Chemicals	2	1,14	37	-	-	-
(b) Fertilisers	-	-	-	-	-	-
(c) Drugs & Pharmaceuticals	-	-	-	-	-	-
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	3	35	14	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-
10. Manufacture of Cement & Cement Products	1	8	11	-	-	-
11. Basic Metals & Metal Products	11	5,83	4,40	1	1	-
(a) Iron & Steel	-	-	-	-	-	-
(b) Non-Ferrous Metals	-	-	-	-	-	-
(c) Other Metal Products	11	5,83	4,40	1	1	-
12. Engineering	7	18	15	10	3	2
(a) Heavy Engineering	1	3	1	-	-	-
(b) Light Engineering	4	13	13	8	3	2
(c) Electrical Machinery & Goods	2	2	1	2	1	-
(d) Electronic Machinery & Goods	-	-	-	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	2	6	6	9	6	5
14. Other Industries	5,147	8,18	7,22	876	2,65	2,46
15. Electricity, Gas & Water	-	-	-	1	3	3
(a) Electricity Generation & Transmission	-	-	-	1	3	3
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16. Construction	44	26	23	8	3	3
III. TRANSPORT OPERATORS	1,059	9,47	7,25	335	4,78	3,53
IV. PROFESSIONAL AND OTHER SERVICES	276	83	78	120	69	67
V. PERSONAL LOANS	6,516	15,12	13,07	3,246	10,39	9,54
1. Loans for Purchase of Consumer Durables	846	1,65	1,33	731	1,78	1,57
2. Loans for Housing	276	2,13	2,01	282	1,84	1,68
3. Rest of the Personal Loans	5,394	11,34	9,73	2,233	6,78	6,29
VI. TRADE	5,731	15,55	13,41	962	6,34	5,52
1. Wholesale Trade	33	1,02	77	31	94	80
2. Retail Trade	5,698	14,53	12,63	931	5,40	4,72
VII. FINANCE	47	14	14	-	-	-
VIII. ALL OTHERS	2,133	5,02	4,96	884	3,65	3,48

TOTAL BANK CREDIT	52,020	92,62	80,04	8,081	32,59	28,63
OF WHICH: 1. Artisans & Village Industries	2,647	4,31	3,83	242	35	32
2. Other Small Scale Industries	2,353	10,32	8,51	659	2,33	2,11

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	592	1,01	94	-	-	-
1. Direct Finance	590	97	93	-	-	-
2. Indirect Finance	2	4	1	-	-	-
II. INDUSTRY	3,444	39,12	39,06	-	-	-
1. Mining & Quarrying	47	5,38	4,29	-	-	-
2. Food Manufacturing & Processing	5	70	70	-	-	-
(a) Rice Mills, Flour & Dal Mills	2	45	46	-	-	-
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	-	-	-	-	-	-
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-
(f) Others	3	25	24	-	-	-
3. Beverage & Tobacco	-	-	-	-	-	-
4. Textiles	3	6	6	-	-	-
(a) Cotton Textiles	-	-	-	-	-	-
(b) Jute Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	-	-	-
(d) Other Textiles	3	6	6	-	-	-
5. Paper, Paper Products & Printing	9	27	22	-	-	-
6. Leather & Leather Products	1	1	1	-	-	-
7. Rubber & Rubber Products	1	3	3	-	-	-
8. Chemicals & Chemical Products	3	95	91	-	-	-
(a) Heavy Industrial Chemicals	-	-	-	-	-	-
(b) Fertilisers	-	-	-	-	-	-
(c) Drugs & Pharmaceuticals	1	3	-	-	-	-
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	2	92	91	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-
10. Manufacture of Cement & Cement Products	2	26	27	-	-	-
11. Basic Metals & Metal Products	10	23	24	-	-	-
(a) Iron & Steel	-	-	-	-	-	-
(b) Non-Ferrous Metals	-	-	-	-	-	-
(c) Other Metal Products	10	23	24	-	-	-
12. Engineering	1	-	-	-	-	-
(a) Heavy Engineering	-	-	-	-	-	-
(b) Light Engineering	-	-	-	-	-	-
(c) Electrical Machinery & Goods	1	-	-	-	-	-
(d) Electronic Machinery & Goods	-	-	-	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	4	15	15	-	-	-
14. Other Industries	3,307	6,53	6,13	-	-	-
15. Electricity, Gas & Water	2	20,99	22,54	-	-	-
(a) Electricity Generation & Transmission	1	20,94	22,49	-	-	-
(b) Non-Conventional Energy	1	5	5	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16. Construction	49	3,56	3,51	-	-	-
III. TRANSPORT OPERATORS	534	5,25	4,10	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	801	4,88	3,66	-	-	-
V. PERSONAL LOANS	8,275	34,79	30,09	-	-	-
1. Loans for Purchase of Consumer Durables	1,756	4,82	3,76	-	-	-
2. Loans for Housing	983	8,46	7,93	-	-	-
3. Rest of the Personal Loans	5,536	21,50	18,40	-	-	-
VI. TRADE	3,401	29,06	25,53	-	-	-
1. Wholesale Trade	373	11,33	9,86	-	-	-
2. Retail Trade	3,028	17,74	15,67	-	-	-
VII. FINANCE	9	41,16	1,94	-	-	-
VIII. ALL OTHERS	2,935	15,64	14,08	-	-	-
TOTAL BANK CREDIT	19,991	170,90	119,40	-	-	-
OF WHICH: 1. Artisans & Village Industries	531	97	95	-	-	-
2. Other Small Scale Industries	2,719	5,32	4,95	-	-	-