

Table No. 5.6 – State and Bank Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2001

STATE : MIZORAM

NORTH - EASTERN REGION		(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	2,650	5,19	4,97	240	1,36	1,20
1. Direct Finance	2,644	5,16	4,94	22	39	39
2. Indirect Finance	6	3	3	218	97	81
II. INDUSTRY	1,303	9,19	8,70	120	5,00	5,08
1. Mining & Quarrying	—	—	—	—	—	—
2. Food Manufacturing & Processing	5	1,40	1,40	—	—	—
(a) Rice Mills, Flour & Dal Mills	1	2	2	—	—	—
(b) Sugar	1	1,25	1,25	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	3	12	12	—	—	—
3. Beverage & Tobacco	—	—	—	—	—	—
4. Textiles	1	3	1	1	19	14
(a) Cotton Textiles	—	—	—	—	—	—
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles	1	3	1	1	19	14
5. Paper, Paper Products & Printing	2	6	4	—	—	—
6. Leather & Leather Products	—	—	—	1	—	—
7. Rubber & Rubber Products	2	6	5	—	—	—
8. Chemicals & Chemical Products	5	20	19	—	—	—
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	1	3	3	—	—	—
(c) Drugs & Pharmaceuticals	1	5	5	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	3	12	11	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	—	—	—
11. Basic Metals & Metal Products	3	78	81	4	3,91	3,91
(a) Iron & Steel	2	75	80	4	3,91	3,91
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Other Metal Products	1	3	—	—	—	—
12. Engineering	1	4	4	5	23	21
(a) Heavy Engineering	1	4	4	—	—	—
(b) Light Engineering	—	—	—	2	6	4
(c) Electrical Machinery & Goods	—	—	—	2	7	6
(d) Electronic Machinery & Goods	—	—	—	1	11	11
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	1	5	4
14. Other Industries	1,283	6,33	5,83	107	59	76
15. Electricity, Gas & Water	1	30	35	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	1	30	35	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	—	—	—	1	2	2
III. TRANSPORT OPERATORS	95	3,23	2,11	27	64	48
IV. PROFESSIONAL AND OTHER SERVICES	252	1,61	1,28	31	22	16
V. PERSONAL LOANS	5,555	36,80	33,48	597	2,46	1,92
1. Loans for Purchase of Consumer Durables	599	1,25	98	19	39	27
2. Loans for Housing	1,184	19,73	19,42	87	58	57
3. Rest of the Personal Loans	3,772	15,82	13,08	491	1,49	1,09
VI. TRADE	1,776	15,87	13,96	198	6,93	5,47
1. Wholesale Trade	66	4,06	3,64	62	39	27

2. Retail Trade	1,710	11,81	10,32	136	6,54	5,20
VII. FINANCE	—	—	—	—	—	—
VIII. ALLOTHERS	584	12,64	10,10	48	1,09	97
TOTAL BANK CREDIT	12,215	84,53	74,60	1,261	17,69	15,28
<i>OF WHICH:</i> 1. Artisans & Village Industries	628	2,83	2,75	—	—	—
2. Other Small Scale Industries	663	3,76	3,31	107	72	82

NORTHERN REGION

(Amount in Rupees Lakh)

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out-standing	Accounts	Limit	Out-standing
	7	8	9	10	11	12
I. AGRICULTURE	—	—	—	3,353	4,16	3,59
1. Direct Finance	—	—	—	3,353	4,16	3,59
2. Indirect Finance	—	—	—	—	—	—
II. INDUSTRY	—	—	—	1,367	2,33	1,94
1. Mining & Quarrying	—	—	—	—	—	—
2. Food Manufacturing & Processing	—	—	—	17	1	1
(a) Rice Mills, Flour & Dal Mills	—	—	—	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	—	—	—	17	1	1
3. Beverage & Tobacco	—	—	—	—	—	—
4. Textiles	—	—	—	—	—	—
(a) Cotton Textiles	—	—	—	—	—	—
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles	—	—	—	—	—	—
5. Paper, Paper Products & Printing	—	—	—	—	—	—
6. Leather & Leather Products	—	—	—	—	—	—
7. Rubber & Rubber Products	—	—	—	—	—	—
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	5	4
(a) Iron & Steel	—	—	—	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Other Metal Products	—	—	—	1	5	4
12. Engineering	—	—	—	6	3	3
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	—	—	—	—	—	—
(c) Electrical Machinery & Goods	—	—	—	6	3	3
(d) Electronic Machinery & Goods	—	—	—	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	7	21	18
14. Other Industries	—	—	—	1,336	2,03	1,68
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	—	—	—	—	—	—
III. TRANSPORT OPERATORS	—	—	—	1,940	8,11	6,87
IV. PROFESSIONAL AND OTHER SERVICES	—	—	—	120	18	18
V. PERSONAL LOANS	—	—	—	3,292	6,42	5,31
1. Loans for Purchase of Consumer Durables	—	—	—	972	2,20	1,72
2. Loans for Housing	—	—	—	932	2,26	1,92
3. Rest of the Personal Loans	—	—	—	1,388	1,96	1,68
VI. TRADE	—	—	—	2,324	5,10	4,16
1. Wholesale Trade	—	—	—	218	1,75	1,51
2. Retail Trade	—	—	—	2,106	3,35	2,65
VII. FINANCE	—	—	—	5	10	9
VIII. ALLOTHERS	—	—	—	269	66	56
TOTAL BANK CREDIT	—	—	—	12,670	27,06	22,70

<i>OF WHICH:</i> 1. Artisans & Village Industries	—	—	—	476	51	46
2. Other Small Scale Industries	—	—	—	596	90	77

NORTHERN REGION

(Amount in Rupees Lakh)

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	2,25	2,16	6,244	12,96	11,92
1. Direct Finance	1	2,25	2,16	6,020	11,97	11,08
2. Indirect Finance	—	—	—	224	1,00	84
II. INDUSTRY	—	—	—	2,790	16,51	15,73
1. Mining & Quarrying	—	—	—	—	—	—
2. Food Manufacturing & Processing	—	—	—	22	1,41	1,41
(a) Rice Mills, Flour & Dal Mills	—	—	—	1	2	2
(b) Sugar	—	—	—	1	1,25	1,25
(c) Edible Oils & Vanaspati	—	—	—	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	—	—	—	20	13	13
3. Beverage & Tobacco	—	—	—	—	—	—
4. Textiles	—	—	—	2	22	15
(a) Cotton Textiles	—	—	—	—	—	—
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles	—	—	—	2	22	15
5. Paper, Paper Products & Printing	—	—	—	2	6	4
6. Leather & Leather Products	—	—	—	1	—	—
7. Rubber & Rubber Products	—	—	—	2	6	5
8. Chemicals & Chemical Products	—	—	—	5	20	19
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	1	3	3
(c) Drugs & Pharmaceuticals	—	—	—	1	5	5
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	—	—	—	3	12	11
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	—	—	—
11. Basic Metals & Metal Products	—	—	—	8	4,74	4,76
(a) Iron & Steel	—	—	—	6	4,66	4,72
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Other Metal Products	—	—	—	2	8	4
12. Engineering	—	—	—	12	30	28
(a) Heavy Engineering	—	—	—	1	4	4
(b) Light Engineering	—	—	—	2	6	4
(c) Electrical Machinery & Goods	—	—	—	8	10	9
(d) Electronic Machinery & Goods	—	—	—	1	11	11
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	8	26	22
14. Other Industries	—	—	—	2,726	8,95	8,26
15. Electricity, Gas & Water	—	—	—	1	30	35
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	1	30	35
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	—	—	—	1	2	2
III. TRANSPORT OPERATORS	—	—	—	2,062	11,98	9,45
IV. PROFESSIONAL AND OTHER SERVICES	—	—	—	403	2,01	1,62
V. PERSONAL LOANS	—	—	—	9,444	45,67	40,72
1. Loans for Purchase of Consumer Durables	—	—	—	1,590	3,83	2,97
2. Loans for Housing	—	—	—	2,203	22,57	21,91
3. Rest of the Personal Loans	—	—	—	5,651	19,27	15,85
VI. TRADE	—	—	—	4,298	27,90	23,58
1. Wholesale Trade	—	—	—	346	6,20	5,42
2. Retail Trade	—	—	—	3,952	21,70	18,17
VII. FINANCE	—	—	—	5	10	9
VIII. ALLOTHERS	—	—	—	901	14,39	11,63
TOTAL BANK CREDIT	1	2,25	2,16	26,147	131,53	114,74
<i>OF WHICH:</i> 1. Artisans & Village Industries	—	—	—	1,104	3,34	3,21
2. Other Small Scale Industries	—	—	—	1,366	5,38	4,90

