

State : Mizoram

**Table No. 5.7 – State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation
March 2001**

NORTH-EASTERN REGION		(Amount in Rupees Lakh)					
		RURAL			SEMI-URBAN		
OCCUPATION	No. of	Credit	Amount	No. of	Credit	Amount	
	Accounts	Limit Outstanding		Accounts	Limit Outstanding		
	1	2	3	4	5	6	
I. AGRICULTURE	4,105	5,82	5,26	1,052	4,58	4,38	
1. Direct Finance	4,105	5,82	5,26	1,050	4,49	4,36	
2. Indirect Finance	—	—	—	2	9	2	
II. INDUSTRY	1,227	3,98	3,43	995	5,11	5,08	
1. Mining & Quarrying	—	—	—	—	—	—	
2. Food Manufacturing & Processing	17	1	1	1	1,25	1,25	
(a) Rice Mills, Flour & Dal Mills	—	—	—	—	—	—	
(b) Sugar	—	—	—	1	1,25	1,25	
(c) Edible Oils & Vanaspati	—	—	—	—	—	—	
(d) Tea Processing	—	—	—	—	—	—	
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—	
(f) Others	17	1	1	—	—	—	
3. Beverage & Tobacco	—	—	—	—	—	—	
4. Textiles	1	19	14	—	—	—	
(a) Cotton Textiles	—	—	—	—	—	—	
(b) Jute Textiles	—	—	—	—	—	—	
(c) Handloom Textiles & Khadi	—	—	—	—	—	—	
(d) Other Textiles	1	19	14	—	—	—	
5. Paper, Paper Products & Printing	—	—	—	—	—	—	
6. Leather & Leather Products	—	—	—	—	—	—	
7. Rubber & Rubber Products	1	3	2	—	—	—	
8. Chemicals & Chemical Products	1	3	4	1	5	5	
(a) Heavy Industrial Chemicals	—	—	—	—	—	—	
(b) Fertilisers	—	—	—	—	—	—	
(c) Drugs & Pharmaceuticals	—	—	—	1	5	5	
(d) Non-Edible Oils	—	—	—	—	—	—	
(e) Other Chemicals & Chemical Products	1	3	4	—	—	—	
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—	
10. Manufacture of Cement & Cement Products	—	—	—	—	—	—	
11. Basic Metals & Metal Products	1	3	—	2	21	21	
(a) Iron & Steel	—	—	—	2	21	21	
(b) Non-Ferrous Metals	—	—	—	—	—	—	
(c) Other Metal Products	1	3	—	—	—	—	
12. Engineering	10	23	21	1	3	3	
(a) Heavy Engineering	—	—	—	—	—	—	
(b) Light Engineering	1	3	1	1	3	3	
(c) Electrical Machinery & Goods	8	10	9	—	—	—	
(d) Electronic Machinery & Goods	1	11	11	—	—	—	
13. Vehicles, Vehicle Parts & Transport Equipments	7	24	20	—	—	—	
14. Other Industries	1,188	3,21	2,79	990	3,57	3,54	
15. Electricity, Gas & Water	—	—	—	—	—	—	
(a) Electricity Generation & Transmission	—	—	—	—	—	—	
(b) Non-Conventional Energy	—	—	—	—	—	—	
(c) Gas, Steam & Water Supply	—	—	—	—	—	—	
16. Construction	1	2	2	—	—	—	
III. TRANSPORT OPERATORS	1,259	5,41	4,19	77	1,67	1,25	
IV. PROFESSIONAL AND OTHER SERVICES	163	40	34	47	28	25	
V. PERSONAL LOANS	2,215	11,23	10,49	1,469	6,18	5,45	
1. Loans for Purchase of Consumer Durables	758	1,95	1,49	236	48	43	
2. Loans for Housing	293	4,25	4,40	440	3,07	2,78	
3. Rest of the Personal Loans	1,164	5,02	4,60	793	2,62	2,25	
VI. TRADE	1,626	4,76	4,17	1,004	4,79	4,15	
1. Wholesale Trade	1	3	4	28	75	52	
2. Retail Trade	1,625	4,73	4,13	976	4,04	3,63	
VII. FINANCE	—	—	—	5	10	9	
VIII. ALL OTHERS	451	9,04	7,00	310	1,03	98	
TOTAL BANK CREDIT	11,046	40,64	34,89	4,959	23,74	21,63	
<i>OF WHICH:</i> 1. Artisans & Village Industries	490	99	1,00	460	1,69	1,67	
2. Other Small Scale Industries	470	2,08	1,67	517	1,62	1,68	

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	1,087	2,56	2,27	—	—	—
1. Direct Finance	865	1,65	1,46	—	—	—
2. Indirect Finance	222	91	82	—	—	—
II. INDUSTRY	568	7,41	7,22	—	—	—
1. Mining & Quarrying	—	—	—	—	—	—
2. Food Manufacturing & Processing	4	15	15	—	—	—
(a) Rice Mills, Flour & Dal Mills	1	2	2	—	—	—
(b) Sugar	—	—	—	—	—	—
(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	—	—	—
(a) Cotton Textiles	—	—	—	—	—	—
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles	1	3	1	—	—	—
5. Paper, Paper Products & Printing	2	6	4	—	—	—
6. Leather & Leather Products	1	—	—	—	—	—
7. Rubber & Rubber Products	1	3	3	—	—	—
8. Chemicals & Chemical Products	3	12	10	—	—	—
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	1	3	3	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	2	9	7	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	—	—	—
11. Basic Metals & Metal Products	5	4,50	4,55	—	—	—
(a) Iron & Steel	4	4,45	4,51	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Other Metal Products	1	5	4	—	—	—
12. Engineering	1	4	4	—	—	—
(a) Heavy Engineering	1	4	4	—	—	—
(b) Light Engineering	—	—	—	—	—	—
(c) Electrical Machinery & Goods	—	—	—	—	—	—
(d) Electronic Machinery & Goods	—	—	—	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	1	2	2	—	—	—
14. Other Industries	548	2,17	1,94	—	—	—
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	—	—	—	—	—	—
III. TRANSPORT OPERATORS	726	4,90	4,01	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	193	1,34	1,03	—	—	—
V. PERSONAL LOANS	5,760	28,27	24,78	—	—	—
1. Loans for Purchase of Consumer Durables	596	1,40	1,05	—	—	—
2. Loans for Housing	1,470	15,24	14,73	—	—	—
3. Rest of the Personal Loans	3,694	11,63	9,00	—	—	—
VI. TRADE	1,668	18,35	15,26	—	—	—
1. Wholesale Trade	317	5,42	4,86	—	—	—
2. Retail Trade	1,351	12,93	10,41	—	—	—
VII. FINANCE	—	—	—	—	—	—
VIII. ALL OTHERS	140	4,32	3,66	—	—	—
TOTAL BANK CREDIT	10,142	67,15	58,22	—	—	—
<i>OF WHICH:</i> 1. Artisans & Village Industries	154	65	54	—	—	—
2. Other Small Scale Industries	379	1,68	1,54	—	—	—