

State : Mizoram

Tableno.5.7—State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March2002

NORTH EASTERN REGION		(Amount in Rupees Lakh)					
OCCUPATION		RURAL			SEMI-URBAN		
		No. of Accounts	Credit Limit	Amount Out standing	No. of Accounts	Credit Limit	Amount Out standing
		1	2	3	4	5	6
I. AGRICULTURE		6,162	9,23	8,40	1,490	12,72	8,80
1. Direct Finance		6,131	9,04	8,27	1,478	6,19	5,86
2. Indirect Finance		31	19	13	12	6,52	2,94
II. INDUSTRY		1,882	18,79	17,66	863	12,79	12,14
1. Mining & Quarrying		1	6	6	1	10	11
2. Food Manufacturing & Processing		28	24	26	88	1,71	1,67
(a) Rice Mills, Flour & Dal Mills		5	7	8	21	68	68
(b) Sugar		—	—	—	—	—	—
(c) Edible Oils & Vanaspati		—	—	—	4	33	31
(d) Tea Processing		—	—	—	—	—	—
(e) Processing of Fruits & Vegetables		—	—	—	—	—	—
(f) Others		23	17	18	63	70	68
3. Beverage & Tobacco		12	4,99	5,14	9	81	96
4. Textiles		54	80	66	18	65	59
(a) Cotton Textiles		3	12	8	10	56	51
(b) Jute & Other Natural Fibre Textiles		—	—	—	—	—	—
(c) Handloom Textiles & Khadi		18	13	12	6	6	6
(d) Other Textiles & Textile Products		33	55	46	2	3	2
5. Paper, Paper Products & Printing		4	6	3	10	22	22
6. Leather & Leather Products		3	16	21	—	—	—
7. Rubber & Plastic Products		2	13	18	5	1,68	1,89
8. Chemicals & Chemical Products		2	7	10	4	42	27
(a) Heavy Industrial Chemicals		—	—	—	1	25	25
(b) Fertilisers		—	—	—	—	—	—
(c) Drugs & Pharmaceuticals		2	7	10	2	16	1
(d) Non-Edible Oils		—	—	—	—	—	—
(e) Other Chemicals & Chemical Products		—	—	—	1	1	1
9. Petroleum, Coal Products & Nuclear Fuels		—	—	—	—	—	—
10. Manufacture of Cement & Cement Products		—	—	—	9	1,18	61
11. Basic Metals & Metal Products		5	8,18	7,57	8	49	1,02
(a) Iron & Steel		1	7,95	7,24	4	40	93
(b) Non-Ferrous Metals		—	—	—	—	—	—
(c) Metal Products		4	23	34	4	9	9
12. Engineering		2	46	33	12	2,09	2,03
(a) Heavy Engineering		—	—	—	—	—	—
(b) Light Engineering		2	46	33	2	25	19
(c) Electrical Machinery & Goods		—	—	—	7	1,82	1,81
(d) Electronic Machinery & Goods		—	—	—	3	2	2
13. Vehicles, Vehicle Parts & Transport Equipments		5	—	—	6	2	2
14. Other Industries		1,733	3,55	3,05	690	3,34	2,67
15. Electricity, Gas & Water		—	—	—	—	—	—
(a) Electricity Generation & Transmission		—	—	—	—	—	—
(b) Non-Conventional Energy		—	—	—	—	—	—
(c) Gas, Steam & Water Supply		—	—	—	—	—	—
16. Construction		31	7	7	3	8	8
III. TRANSPORT OPERATORS		225	4,26	3,13	138	3,87	2,58

IV. PROFESSIONAL AND OTHER SERVICES	90	79	69	79	1,39	1,17
V. PERSONAL LOANS	2,864	15,80	13,17	1,958	31,03	28,16
1. Loans for Purchase of Consumer Durables	1,588	3,61	2,53	271	78	70
2. Loans for Housing	379	7,12	6,65	696	20,40	19,36
3. Rest of the Personal Loans	897	5,07	3,99	991	9,85	8,10
VI. TRADE	2,598	10,68	8,92	1,021	19,37	16,17
1. Wholesale Trade	94	2,52	2,45	120	7,90	7,52
2. Retail Trade	2,504	8,15	6,47	901	11,47	8,65
VII. FINANCE	3	3	2	4	—	—
VIII. ALL OTHERS	351	4,48	3,94	511	6,36	4,68
TOTAL BANK CREDIT	14,175	64,06	55,93	6,064	87,54	73,69
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,305	3,45	3,03	464	5,38	4,52
2. Other Small Scale Industries	525	2,12	1,99	345	4,30	4,45

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Out standing	No. of Accounts	Credit Limit	Amount Out standing
	7	8	9	10	11	12
I. AGRICULTURE	610	1,70	1,44	—	—	—
1. Direct Finance	552	1,29	1,13	—	—	—
2. Indirect Finance	58	41	31	—	—	—
II. INDUSTRY	869	10,87	10,04	—	—	—
1. Mining & Quarrying	—	—	—	—	—	—
2. Food Manufacturing & Processing	15	4,56	4,86	—	—	—
(a) Rice Mills, Flour & Dal Mills	—	—	—	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	1	4,50	4,81	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	14	6	5	—	—	—
3. Beverage & Tobacco	—	—	—	—	—	—
4. Textiles	6	5	4	—	—	—
(a) Cotton Textiles	—	—	—	—	—	—
(b) Jute & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	3	3	3	—	—	—
(d) Other Textiles & Textile Products	3	3	1	—	—	—
5. Paper, Paper Products & Printing	16	27	31	—	—	—
6. Leather & Leather Products	1	—	—	—	—	—
7. Rubber & Plastic Products	1	2	1	—	—	—
8. Chemicals & Chemical Products	4	7	8	—	—	—
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	1	1	3	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	3	6	5	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	—	—	—
11. Basic Metals & Metal Products	3	3	8	—	—	—
(a) Iron & Steel	—	—	—	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	3	3	8	—	—	—
12. Engineering	3	1,20	80	—	—	—
(a) Heavy Engineering	—	—	—	—	—	—

	(b) Light Engineering	1	19	11	—	—	—
	(c) Electrical Machinery & Goods	—	—	—	—	—	—
	(d) Electronic Machinery & Goods	2	1,01	69	—	—	—
	13. Vehicles, Vehicle Parts & Transport Equipments	5	90	71	—	—	—
	14. Other Industries	795	2,51	2,32	—	—	—
	15. Electricity, Gas & Water	1	12	2	—	—	—
	(a) Electricity Generation & Transmission	1	12	2	—	—	—
	(b) Non-Conventional Energy	—	—	—	—	—	—
	(c) Gas, Steam & Water Supply	—	—	—	—	—	—
	16. Construction	19	1,13	82	—	—	—
III.	TRANSPORT OPERATORS	188	2,82	2,37	—	—	—
IV.	PROFESSIONAL AND OTHER SERVICES	74	1,03	98	—	—	—
V.	PERSONAL LOANS	3,184	21,09	17,75	—	—	—
	1. Loans for Purchase of Consumer Durables	815	2,83	2,20	—	—	—
	2. Loans for Housing	543	9,39	8,16	—	—	—
	3. Rest of the Personal Loans	1,826	8,88	7,38	—	—	—
VI.	TRADE	1,403	20,17	14,24	—	—	—
	1. Wholesale Trade	447	6,61	3,00	—	—	—
	2. Retail Trade	956	13,56	11,24	—	—	—
VII.	FINANCE	—	—	—	—	—	—
VIII.	ALL OTHERS	242	3,63	2,27	—	—	—
TOTAL BANK CREDIT		6,570	61,30	49,08	—	—	—
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries		431	1,17	1,09	—	—	—
2. Other Small Scale Industries		401	1,88	1,82	—	—	—