

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2009**

**NORTH-EASTERN REGION**  
**STATE : MIZORAM**

(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
<b>I. AGRICULTURE</b>	<b>7,226</b>	<b>40,80</b>	<b>33,13</b>	<b>3,201</b>	<b>71,57</b>	<b>63,88</b>
1. Direct Finance	7,206	40,46	32,84	3,161	69,54	61,91
2. Indirect Finance	20	34	28	40	2,03	1,97
<b>II. INDUSTRY</b>	<b>496</b>	<b>11,25</b>	<b>9,79</b>	<b>749</b>	<b>40,55</b>	<b>35,55</b>
1. Mining & Quarrying	5	82	1,65	13	1,14	1,02
2. Food Manufacturing & Processing	57	90	78	128	6,68	5,91
(a) Rice Mills, Flour & Dal Mills	–	–	–	1	6	4
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	–	–	–	–	–	–
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	2	6	6	–	–	–
(f) Others	55	84	72	127	6,62	5,87
3. Beverage & Tobacco	–	–	–	2	9	8
4. Textiles	112	3,37	2,49	84	2,54	2,23
(a) Cotton Textiles	4	16	17	3	15	15
(b) Jute & Other Natural Fibre Textiles	–	–	–	–	–	–
(c) Handloom Textiles & Khadi	62	1,26	98	57	1,35	1,20
(d) Other Textiles & Textile Products	46	1,96	1,34	24	1,05	88
5. Paper, Paper Products & Printing	12	37	29	22	2,58	2,33
6. Woods and Wood Products	58	85	79	60	91	93
7. Leather & Leather Products	–	–	–	6	40	36
8. Gems and Jewellery	–	–	–	–	–	–
9. Rubber & Plastic Products	–	–	–	16	1,21	1,10
10. Chemicals & Chemical Products	8	13	10	6	30	22
(a) Heavy Industrial Chemicals	–	–	–	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	3	–	–	1	1	1
(d) Non-Edible Oils	–	–	–	1	15	6
(e) Other Chemicals & Chemical Products	5	12	10	4	14	14
11. Petroleum, Coal Products & Nuclear Fuels	–	–	–	1	14	9
12. Manufacture of Cement & Cement Products	7	22	14	2	73	1,09
13. Basic Metals & Metal Products	5	12	13	24	84	80
(a) Iron & Steel	–	–	–	5	45	37
(b) Non-Ferrous Metals	–	–	–	1	2	3
(c) Metal Products	5	12	13	18	36	41
14. Engineering	28	66	69	19	1,30	1,28
(a) Heavy Engineering	3	14	14	2	14	16
(b) Light Engineering	21	42	49	9	68	68
(c) Electrical Machinery & Goods	3	8	5	3	22	21
(d) Electronic Machinery & Goods	1	2	2	5	27	22
15. Vehicles, Vehicle Parts & Transport Equipments	7	7	4	6	3,83	2,84
16. Other Industries	145	3,14	2,23	153	5,20	4,17
17. Electricity, Gas & Water	–	–	–	1	20	19
(a) Electricity Generation & Transmission	–	–	–	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	1	20	19
18. Construction	52	59	45	206	12,46	10,91
(a) Other than Infrastructure	6	34	23	27	2,31	2,17
(b) Infrastructure Construction	46	25	22	179	10,15	8,74
<b>III. TRANSPORT OPERATORS</b>	<b>79</b>	<b>2,79</b>	<b>1,72</b>	<b>84</b>	<b>4,94</b>	<b>4,34</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>129</b>	<b>1,85</b>	<b>1,54</b>	<b>267</b>	<b>46,98</b>	<b>26,13</b>
1. Professional Services	–	–	–	60	3,98	3,61
2. Tourism, Hotel & Restaurants	8	11	6	34	1,30	1,05
3. Recreation services	1	3	2	9	43	27
4. IT and Telecommunications	2	13	11	13	1,37	1,18
5. Others	118	1,58	1,35	151	39,90	20,02
<b>V. PERSONAL LOANS</b>	<b>10,507</b>	<b>250,52</b>	<b>217,38</b>	<b>14,907</b>	<b>421,02</b>	<b>353,36</b>
1. Housing	3,446	137,70	122,99	5,712	231,95	200,28
2. Consumer Durables	1,371	7,97	6,04	1,352	7,69	5,70
3. Vehicles	290	7,12	5,56	1,047	27,52	21,20
4. Education	131	1,93	1,31	237	12,15	10,11
5. Personal Credit Cards	–	–	–	3	27	6
6. Others	5,269	95,82	81,47	6,556	141,44	116,03
<b>VI. TRADE</b>	<b>535</b>	<b>14,48</b>	<b>9,62</b>	<b>1,117</b>	<b>90,92</b>	<b>80,08</b>
1. Wholesale Trade	45	5,64	2,36	31	13,68	10,57
2. Retail Trade	490	8,84	7,26	1,086	77,24	69,50
<b>VII. FINANCE</b>	<b>459</b>	<b>3,01</b>	<b>2,36</b>	<b>206</b>	<b>1,66</b>	<b>97</b>
<b>VIII. ALL OTHERS</b>	<b>161</b>	<b>15,28</b>	<b>14,64</b>	<b>176</b>	<b>2,80</b>	<b>2,76</b>
<b>TOTAL BANK CREDIT</b>	<b>19,592</b>	<b>339,98</b>	<b>290,18</b>	<b>20,707</b>	<b>680,45</b>	<b>567,06</b>

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**NORTH-EASTERN REGION**  
**STATE : MIZORAM**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>3,440</b>	<b>26,29</b>	<b>22,80</b>	–	–	–
1. Direct Finance	3,384	25,79	22,50	–	–	–
2. Indirect Finance	56	50	30	–	–	–
<b>II. INDUSTRY</b>	<b>1,626</b>	<b>42,92</b>	<b>35,55</b>	–	–	–
1. Mining & Quarrying	8	72	59	–	–	–
2. Food Manufacturing & Processing	229	3,68	3,50	–	–	–
(a) Rice Mills, Flour & Dal Mills	–	–	–	–	–	–
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	–	–	–	–	–	–
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	18	74	42	–	–	–
(f) Others	211	2,94	3,08	–	–	–
3. Beverage & Tobacco	1	10	3	–	–	–
4. Textiles	235	5,12	4,22	–	–	–
(a) Cotton Textiles	1	1	2	–	–	–
(b) Jute & Other Natural Fibre Textiles	–	–	–	–	–	–
(c) Handloom Textiles & Khadi	110	3,65	2,63	–	–	–
(d) Other Textiles & Textile Products	124	1,46	1,57	–	–	–
5. Paper, Paper Products & Printing	11	47	19	–	–	–
6. Woods and Wood Products	128	1,46	1,37	–	–	–
7. Leather & Leather Products	10	76	38	–	–	–
8. Gems and Jewellery	–	–	–	–	–	–
9. Rubber & Plastic Products	10	78	65	–	–	–
10. Chemicals & Chemical Products	5	5,05	5,04	–	–	–
(a) Heavy Industrial Chemicals	–	–	–	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	–	–	–	–	–	–
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	5	5,05	5,04	–	–	–
11. Petroleum, Coal Products & Nuclear Fuels	–	–	–	–	–	–
12. Manufacture of Cement & Cement Products	2	2	2	–	–	–
13. Basic Metals & Metal Products	25	29	33	–	–	–
(a) Iron & Steel	–	–	–	–	–	–
(b) Non-Ferrous Metals	–	–	–	–	–	–
(c) Metal Products	25	29	33	–	–	–
14. Engineering	20	25	26	–	–	–
(a) Heavy Engineering	–	–	–	–	–	–
(b) Light Engineering	15	17	18	–	–	–
(c) Electrical Machinery & Goods	3	6	6	–	–	–
(d) Electronic Machinery & Goods	2	2	2	–	–	–
15. Vehicles, Vehicle Parts & Transport Equipments	10	17	17	–	–	–
16. Other Industries	328	7,48	5,76	–	–	–
17. Electricity, Gas & Water	–	–	–	–	–	–
(a) Electricity Generation & Transmission	–	–	–	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	–	–	–
18. Construction	604	16,58	13,04	–	–	–
(a) Other than Infrastructure	61	10,49	10,43	–	–	–
(b) Infrastructure Construction	543	6,10	2,61	–	–	–
<b>III. TRANSPORT OPERATORS</b>	<b>105</b>	<b>3,82</b>	<b>3,32</b>	–	–	–
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,189</b>	<b>14,45</b>	<b>12,80</b>	–	–	–
1. Professional Services	135	1,83	1,36	–	–	–
2. Tourism, Hotel & Restaurants	31	1,28	1,24	–	–	–
3. Recreation services	6	6	6	–	–	–
4. IT and Telecommunications	2	90	76	–	–	–
5. Others	1,015	10,37	9,38	–	–	–
<b>V. PERSONAL LOANS</b>	<b>11,920</b>	<b>129,68</b>	<b>101,10</b>	–	–	–
1. Housing	1,504	44,89	35,47	–	–	–
2. Consumer Durables	1,101	7,11	5,52	–	–	–
3. Vehicles	973	7,38	5,81	–	–	–
4. Education	102	2,03	1,60	–	–	–
5. Personal Credit Cards	11	5	2	–	–	–
6. Others	8,229	68,23	52,68	–	–	–
<b>VI. TRADE</b>	<b>1,200</b>	<b>27,53</b>	<b>23,14</b>	–	–	–
1. Wholesale Trade	113	4,23	2,81	–	–	–
2. Retail Trade	1,087	23,30	20,33	–	–	–
<b>VII. FINANCE</b>	<b>24</b>	<b>20</b>	<b>13</b>	–	–	–
<b>VIII. ALL OTHERS</b>	<b>608</b>	<b>10,49</b>	<b>9,21</b>	–	–	–
<b>TOTAL BANK CREDIT</b>	<b>20,112</b>	<b>255,39</b>	<b>208,06</b>	–	–	–