

TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2010

EASTERN REGION
STATE: SIKKIM

(Amount in ₹ Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	4,920	47,64	40,12	4,692	192,87	74,35
1. Direct Finance	4,874	45,77	38,80	4,570	190,17	72,82
2. Indirect Finance	46	1,87	1,32	122	2,70	1,52
II. INDUSTRY	328	321,23	313,70	760	100,76	69,60
1. Mining & Quarrying	34	14,89	11,35	8	2,55	2,26
2. Food Manufacturing & Processing	43	2,45	1,92	130	2,13	1,85
(a) Rice Mills, Flour & Dal Mills	2	4	3	42	18	18
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	–	–	–	58	24	24
(d) Tea Processing	2	17	9	4	13	14
(e) Processing of Fruits & Vegetables	3	17	15	2	6	7
(f) Others	36	2,07	1,65	24	1,52	1,22
3. Beverage & Tobacco	3	17	17	7	37,78	29,78
4. Textiles	39	52	37	8	24	18
(a) Cotton Textiles	2	4	2	–	–	–
(b) Jute & Other Natural Fibre Textiles	9	18	11	–	–	–
(c) Handloom Textiles & Khadi	23	12	9	2	10	9
(d) Other Textiles & Textile Products	5	18	15	6	13	10
5. Paper, Paper Products & Printing	11	53	40	9	29	28
6. Woods and Wood Products	9	77	61	4	20	15
7. Leather & Leather Products	1	2	3	–	–	–
8. Gems and Jewellery	–	–	–	3	87	29
9. Rubber & Plastic Products	3	17	7	2	25	27
10. Chemicals & Chemical Products	3	8	4	1	7	7
(a) Heavy Industrial Chemicals	–	–	–	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	1	–	–	–	–	–
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	2	8	4	1	7	7
11. Petroleum, Coal Products & Nuclear Fuels	–	–	–	–	–	–
12. Manufacture of Cement & Cement Products	1	8	–	1	25	12
13. Basic Metals & Metal Products	11	54	45	9	40	36
(a) Iron & Steel	–	–	–	3	13	11
(b) Non-Ferrous Metals	–	–	–	–	–	–
(c) Metal Products	11	54	45	6	27	25
14. Engineering	12	1,40	1,34	15	4,89	3,71
(a) Heavy Engineering	5	1,18	1,20	–	–	–
(b) Light Engineering	4	15	8	4	26	22
(c) Electrical Machinery & Goods	1	2	2	4	1,90	1,82
(d) Electronic Machinery & Goods	2	5	4	7	2,73	1,66
15. Vehicles, Vehicle Parts & Transport Equipments	–	–	–	2	1,56	1,22
16. Other Industries	74	4,06	3,33	326	3,05	2,57
17. Electricity, Gas & Water	4	233,93	233,93	3	2,02	1,93
(a) Electricity Generation & Transmission	4	233,93	233,93	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	3	2,02	1,93
18. Construction	80	61,63	59,72	232	44,21	24,56
(a) Other than Infrastructure	74	9,39	7,67	203	39,68	22,51
(b) Infrastructure Construction	6	52,23	52,04	29	4,53	2,05
III. TRANSPORT OPERATORS	201	10,08	8,46	456	16,72	15,30
IV. PROFESSIONAL AND OTHER SERVICES	691	55,90	51,76	1,704	153,41	132,17
1. Professional Services	32	3,86	3,87	22	54,20	46,87
2. Tourism, Hotel & Restaurants	97	22,76	22,12	84	41,98	38,48
3. Recreation services	21	30	28	6	71	53
4. IT and Telecommunications	4	15	8	10	82	70
5. Others	537	28,83	25,42	1,582	55,70	45,58
V. PERSONAL LOANS	14,854	376,33	299,02	12,535	314,98	257,51
1. Housing	4,629	238,05	194,77	5,746	209,11	177,12
2. Consumer Durables	2,137	11,40	6,53	643	2,75	1,89
3. Vehicles	895	20,82	16,98	932	25,11	17,15
4. Education	119	2,90	2,15	338	8,63	6,82
5. Personal Credit Cards	10	38	4	85	54	20
6. Others	7,064	102,77	78,54	4,791	68,84	54,34
VI. TRADE	1,464	472,63	164,55	482	69,87	57,10
1. Wholesale Trade	42	2,05	1,83	29	25,02	20,74
2. Retail Trade	1,422	470,58	162,72	453	44,85	36,36
VII. FINANCE	50	23	20	146	61,30	61,00
VIII. ALL OTHERS	166	2,49	1,81	874	7,45	6,12
TOTAL BANK CREDIT	22,674	1286,54	879,63	21,649	917,36	673,14

Note: There are no Urban and Metropolitan Centres in Sikkim