

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

STATE : SIKKIM

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	2,581	4,92	3,10	1,694	6,50	5,25	
1. Direct Finance	2,581	4,92	3,10	1,686	5,37	4,47	
2. Indirect Finance	-	-	-	8	1,13	78	
II. INDUSTRY	364	11,44	11,58	225	6,10	5,73	
1. Mining & Quarrying	-	-	-	1	6	7	
2. Food Manufacturing & Processing	12	5,00	5,82	3	37	33	
(a) Rice Mills, Flour & Dal Mills	2	5	5	-	-	-	
(b) Sugar	-	-	-	-	-	-	
(c) Edible Oils & Vanaspati	3	4,69	5,61	-	-	-	
(d) Tea Processing	-	-	-	-	-	-	
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-	
(f) Others	7	26	15	3	37	33	
3. Beverage & Tobacco	3	1,00	1,00	-	-	-	
4. Textiles	6	4	1	1	5	6	
(a) Cotton Textiles	-	-	-	-	-	-	
(b) Jute Textiles	-	-	-	-	-	-	
(c) Handloom Textiles & Khadi	-	-	-	-	-	-	
(d) Other Textiles	6	4	1	1	5	6	
5. Paper, Paper Products & Printing	4	3	1	1	30	6	
6. Leather & Leather Products	2	3	3	-	-	-	
7. Rubber & Rubber Products	1	27	33	-	-	-	
8. Chemicals & Chemical Products	2	12	26	-	-	-	
(a) Heavy Industrial Chemicals	-	-	-	-	-	-	
(b) Fertilisers	-	-	-	-	-	-	
(c) Drugs & Pharmaceuticals	-	-	-	-	-	-	
(d) Non-Edible Oils	-	-	-	-	-	-	
(e) Other Chemicals & Chemical Products	2	12	26	-	-	-	
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-	
10. Manufacture of Cement & Cement Products	-	-	-	-	-	-	
11. Basic Metals & Metal Products	2	1	-	-	-	-	
(a) Iron & Steel	-	-	-	-	-	-	
(b) Non-Ferrous Metals	-	-	-	-	-	-	
(c) Other Metal Products	2	1	-	-	-	-	
12. Engineering	1	-	-	2	3,95	3,87	
(a) Heavy Engineering	-	-	-	-	-	-	
(b) Light Engineering	-	-	-	1	3,90	3,81	
(c) Electrical Machinery & Goods	1	-	-	-	-	-	
(d) Electronic Machinery & Goods	-	-	-	1	5	6	
13. Vehicles, Vehicle Parts & Transport Equipments	1	2	1	-	-	-	
14. Other Industries	330	4,93	4,09	216	1,37	1,35	
15. Electricity, Gas & Water	-	-	-	-	-	-	
(a) Electricity Generation & Transmission	-	-	-	-	-	-	
(b) Non-Conventional Energy	-	-	-	-	-	-	
(c) Gas, Steam & Water Supply	-	-	-	-	-	-	
16. Construction	-	-	-	1	-	-	
III. TRANSPORT OPERATORS	143	3,70	2,59	45	36	32	
IV. PROFESSIONAL AND OTHER SERVICES	190	4,38	3,15	215	1,90	1,38	
V. PERSONAL LOANS	3,002	20,38	16,95	4,328	23,90	19,78	
1. Loans for Purchase of Consumer Durables	254	60	47	1,836	4,53	3,58	
2. Loans for Housing	568	6,48	5,49	926	10,13	9,06	
3. Rest of the Personal Loans	2,180	13,30	10,99	1,566	9,25	7,14	
VI. TRADE	254	4,47	3,78	349	6,66	4,61	
1. Wholesale Trade	23	1,01	92	5	1,35	16	

2. Retail Trade	231	3,46	2,86	344	5,31	4,45
VII. FINANCE	-	-	-	-	-	-
VIII. ALLOTHERS	59	4,02	3,96	416	18,65	5,95
TOTAL BANK CREDIT	6,593	53,32	45,10	7,272	64,07	43,00
<i>OF WHICH:</i> 1. Artisans & Village Industries	71	14	11	74	14	12
2. Other Small Scale Industries	270	2,08	2,60	145	1,15	84

NORTHERN REGION

(Amount in Rupees Lakh)

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	7	8	9	10	11	12
I. AGRICULTURE	-	-	-	-	-	-
1. Direct Finance	-	-	-	-	-	-
2. Indirect Finance	-	-	-	-	-	-
II. INDUSTRY	-	-	-	-	-	-
1. Mining & Quarrying	-	-	-	-	-	-
2. Food Manufacturing & Processing	-	-	-	-	-	-
(a) Rice Mills, Flour & Dal Mills	-	-	-	-	-	-
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	-	-	-	-	-	-
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-
(f) Others	-	-	-	-	-	-
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	-	-	-	-	-	-
(a) Iron & Steel	-	-	-	-	-	-
(b) Non-Ferrous Metals	-	-	-	-	-	-
(c) Other Metal Products	-	-	-	-	-	-
12. Engineering	-	-	-	-	-	-
(a) Heavy Engineering	-	-	-	-	-	-
(b) Light Engineering	-	-	-	-	-	-
(c) Electrical Machinery & Goods	-	-	-	-	-	-
(d) Electronic Machinery & Goods	-	-	-	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	-	-	-	-	-	-
14. Other Industries	-	-	-	-	-	-
15. Electricity, Gas & Water	-	-	-	-	-	-
(a) Electricity Generation & Transmission	-	-	-	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16. Construction	-	-	-	-	-	-
III. TRANSPORT OPERATORS	-	-	-	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	-	-	-	-	-	-
V. PERSONAL LOANS	-	-	-	-	-	-
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	-	-	-	-	-	-
VI. TRADE	-	-	-	-	-	-
1. Wholesale Trade	-	-	-	-	-	-
2. Retail Trade	-	-	-	-	-	-
VII. FINANCE	-	-	-	-	-	-
VIII. ALLOTHERS	-	-	-	-	-	-
TOTAL BANK CREDIT	-	-	-	-	-	-

<i>OF WHICH:</i> 1. Artisans & Village Industries	-	-	-	-	-	-
2. Other Small Scale Industries	-	-	-	-	-	-

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	-	-	-	4,275	11,42	8,35
1. Direct Finance	-	-	-	4,267	10,29	7,57
2. Indirect Finance	-	-	-	8	1,13	78
II. INDUSTRY	-	-	-	589	17,54	17,31
1. Mining & Quarrying	-	-	-	1	6	7
2. Food Manufacturing & Processing	-	-	-	15	5,38	6,15
(a) Rice Mills, Flour & Dal Mills	-	-	-	2	5	5
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	-	-	-	3	4,69	5,61
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-
(f) Others	-	-	-	10	63	48
3. Beverage & Tobacco	-	-	-	3	1,00	1,00
4. Textiles	-	-	-	7	8	7
(a) Cotton Textiles	-	-	-	-	-	-
(b) Jute Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	-	-	-
(d) Other Textiles	-	-	-	7	8	7
5. Paper, Paper Products & Printing	-	-	-	5	33	7
6. Leather & Leather Products	-	-	-	2	3	3
7. Rubber & Rubber Products	-	-	-	1	27	33
8. Chemicals & Chemical Products	-	-	-	2	12	26
(a) Heavy Industrial Chemicals	-	-	-	-	-	-
(b) Fertilisers	-	-	-	-	-	-
(c) Drugs & Pharmaceuticals	-	-	-	-	-	-
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	-	-	-	2	12	26
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-
10. Manufacture of Cement & Cement Products	-	-	-	-	-	-
11. Basic Metals & Metal Products	-	-	-	2	1	-
(a) Iron & Steel	-	-	-	-	-	-
(b) Non-Ferrous Metals	-	-	-	-	-	-
(c) Other Metal Products	-	-	-	2	1	-
12. Engineering	-	-	-	3	3,95	3,87
(a) Heavy Engineering	-	-	-	-	-	-
(b) Light Engineering	-	-	-	1	3,90	3,81
(c) Electrical Machinery & Goods	-	-	-	1	-	-
(d) Electronic Machinery & Goods	-	-	-	1	5	6
13. Vehicles, Vehicle Parts & Transport Equipments	-	-	-	1	2	1
14. Other Industries	-	-	-	546	6,29	5,44
15. Electricity, Gas & Water	-	-	-	-	-	-
(a) Electricity Generation & Transmission	-	-	-	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16. Construction	-	-	-	1	-	-
III. TRANSPORT OPERATORS	-	-	-	188	4,06	2,90
IV. PROFESSIONAL AND OTHER SERVICES	-	-	-	405	6,28	4,52
V. PERSONAL LOANS	-	-	-	7,330	44,28	36,73
1. Loans for Purchase of Consumer Durables	-	-	-	2,090	5,12	4,04
2. Loans for Housing	-	-	-	1,494	16,61	14,56
3. Rest of the Personal Loans	-	-	-	3,746	22,55	18,13
VI. TRADE	-	-	-	603	11,13	8,38
1. Wholesale Trade	-	-	-	28	2,35	1,07
2. Retail Trade	-	-	-	575	8,78	7,31
VII. FINANCE	-	-	-	-	-	-
VIII. ALLOTHERS	-	-	-	475	22,67	9,91
TOTAL BANK CREDIT	-	-	-	13,865	117,39	88,10
<i>OF WHICH:</i> 1. Artisans & Village Industries	-	-	-	145	28	23
2. Other Small Scale Industries	-	-	-	415	3,23	3,44

