

State : Sikkim

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

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	3,367	4,61	3,73	908	6,81	4,62	
1. Direct Finance	3,367	4,61	3,73	900	5,68	3,84	
2. Indirect Finance	—	—	—	8	1,13	78	
II. INDUSTRY	225	1,35	99	364	16,19	16,32	
1. Mining & Quarrying	1	6	7	—	—	—	
2. Food Manufacturing & Processing	8	11	11	7	5,27	6,04	
(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	6	6	6	4	57	42	
3. Beverage & Tobacco	1	25	25	2	75	75	
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	1	30	6	4	3	1	
6. Leather & Leather Products	1	—	—	1	2	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	1	—	—	1	1	—	
(a) Iron & Steel	—	—	—	—	—	—	
(b) Non-Ferrous Metals	—	—	—	—	—	—	
(c) Other Metal Products	1	—	—	1	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	204	57	47	342	5,73	4,97	
15. Electricity, Gas & Water	—	—	—	—	—	—	
(a) Electricity Generation & Transmission	—	—	—	—	—	—	
(b) Non-Conventional Energy	—	—	—	—	—	—	
(c) Gas, Steam & Water Supply	—	—	—	—	—	—	
16. Construction	—	—	—	1	—	—	
III. TRANSPORT OPERATORS	99	2,46	1,60	89	1,60	1,31	
IV. PROFESSIONAL AND OTHER SERVICES	170	1,95	1,44	235	4,34	3,08	
V. PERSONAL LOANS	3,990	19,98	16,85	3,340	24,30	19,87	
1. Loans for Purchase of Consumer Durables	1,413	3,78	2,87	677	1,34	1,17	
2. Loans for Housing	590	5,59	4,91	904	11,02	9,65	
3. Rest of the Personal Loans	1,987	10,61	9,07	1,759	11,94	9,05	
VI. TRADE	223	3,17	2,65	380	7,96	5,74	
1. Wholesale Trade	11	43	37	17	1,92	70	
2. Retail Trade	212	2,74	2,27	363	6,04	5,04	
VII. FINANCE	—	—	—	—	—	—	
VIII. ALL OTHERS	116	75	67	359	21,92	9,24	
TOTAL BANK CREDIT	8,190	34,27	27,93	5,675	83,12	60,17	
<i>OF WHICH :</i> 1. Artisans & Village Industries	115	18	15	30	9	8	
2. Other Small Scale Industries	100	74	42	315	2,49	3,02	

Note : There are no Urban and Metropolitan Centres in Sikkim.
