

State : Sikkim

Table No.5.7—State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Bank Saccording to Occupation

MARCH 2002

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	4,609	7,14	5,87	944	2,59	1,23
1. Direct Finance	4,609	7,14	5,87	939	2,58	1,23
2. Indirect Finance	—	—	—	5	1	1
II. INDUSTRY	456	3,48	3,18	213	22,15	20,29
1. Mining & Quarrying	1	9	9	1	10	12
2. Food Manufacturing & Processing	11	92	1,56	14	6,09	6,54
(a) Rice Mills, lour & Dal Mills	2	5	5	2	26	17
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	1	81	1,44	3	4,69	5,61
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	8	6	6	9	1,15	75
3. Beverage & Tobacco	1	63	26	3	7,03	6,14
4. Textiles	11	8	5	2	—	—
(a) Cotton Textiles	—	—	—	1	—	—
(b) Jute&Other Natural Fibre Textiles	1	—	—	—	—	—
(c) Handloom Textiles & Khadi	1	—	—	—	—	—
(d) Other Textiles & Textile Products	9	7	4	1	—	—
5. Paper, Paper Products & Printing	—	—	—	3	2	—
6. Leather & Leather Products	1	—	—	1	—	—
7. Rubber & Plastic Products	1	4	4	—	—	—
8. Chemicals & Chemical Products	—	—	—	2	12	25
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	1	8	22
(c) Drugs & Pharmaceuticals	—	—	—	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	—	—	—	1	4	3
9. Petroleum, Coal Products & NuclearFuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	—	—	—
11. Basic Metals & Metal Products	1	1	1	1	1	—
(a) Iron & Steel	—	—	—	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	1	1	1	1	1	—
12. Engineering	6	2	2	14	6,39	5,26
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	—	—	—	4	6,25	5,14
(c) Electrical Machinery & Goods	4	1	1	—	—	—
(d) Electronic Machinery & Goods	2	1	1	10	13	11
13. Vehicles, Vehicle Parts & Transport Equipments	197	96	57	—	—	—
14. Other Industries	213	63	50	165	2,36	1,93
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	13	10	9	7	3	3

III. TRANSPORT OPERATORS	193	3,85	2,44	156	3,59	2,69
IV. PROFESSIONAL AND OTHER SERVICES	125	43,47	26,51	75	34,09	28,79
V. PERSONAL LOANS	4,317	28,68	23,89	3,252	39,14	32,49
1. Loans for Purchase of Consumer Durables	1,470	4,20	2,97	329	81	67
2. Loans for Housing	528	10,09	8,86	732	18,45	16,33
3. Rest of the Personal Loans	2,319	14,39	12,05	2,191	19,89	15,48
VI. TRADE	1,260	11,30	9,09	472	11,04	8,60
1. Wholesale Trade	21	1,57	1,13	81	2,25	1,75
2. Retail Trade	1,239	9,73	7,96	391	8,78	6,85
VII. FINANCE	1	3	3	77	2,34	2,03
VIII. ALL OTHERS	254	78	66	1,051	17,21	14,34
TOTAL BANK CREDIT	11,215	98,72	71,67	6,240	132,15	110,46
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	116	33	29	32	39	26
2. Other Small Scale Industries	125	1,47	68	154	7,67	6,87

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