

**State: Sikkim**

**Table No. 5.9 - District-Wise Classification of Outstanding Credit of Scheduled commercial Banks according to Occupation — March 2002**

<b>EASTERN REGION</b>		(Amount in Rupees Thousand)			
<b>OCCUPATION</b>	<b>EAST SIKKIM</b>		<b>NORTH SIKKIM</b>		
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	
	1	2	3	4	
<b>I. AGRICULTURE</b>	<b>2,388</b>	<b>3,36,53</b>	<b>836</b>	<b>1,12,24</b>	
1. Direct Finance	2,383	3,35,84	836	1,12,24	
2. Indirect Finance	5	69	—	—	
<b>II. INDUSTRY</b>	<b>484</b>	<b>21,60,77</b>	<b>32</b>	<b>3,77</b>	
1. Mining & Quarrying	1	12,23	—	—	
2. Manufacturing & Processing	463	21,36,53	32	3,77	
3. Electricity, Gas & Water	—	—	—	—	
4. Construction	20	12,01	—	—	
<b>III. TRANSPORT OPERATORS</b>	<b>229</b>	<b>3,50,04</b>	<b>40</b>	<b>64,98</b>	
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>130</b>	<b>29,51,58</b>	<b>7</b>	<b>3,13</b>	
<b>V. PERSONAL LOANS</b>	<b>4,715</b>	<b>42,74,27</b>	<b>361</b>	<b>1,44,03</b>	
1. Loans for Purchase of Consumer Durables	463	1,07,31	33	3,93	
2. Loans for Housing	949	19,99,30	11	20,61	
3. Rest of the Personal Loans	3,303	21,67,66	317	1,19,49	
<b>VI. TRADE</b>	<b>851</b>	<b>13,40,58</b>	<b>99</b>	<b>52,84</b>	
1. Wholesale Trade	89	2,28,74	1	5,33	
2. Retail Trade	762	11,11,84	98	47,51	
<b>VII. FINANCE</b>	<b>78</b>	<b>2,06,26</b>	<b>—</b>	<b>—</b>	
<b>VIII. ALL OTHERS</b>	<b>1,206</b>	<b>14,84,88</b>	<b>24</b>	<b>4,49</b>	
<b>TOTAL BANK CREDIT</b>	<b>10,081</b>	<b>131,04,91</b>	<b>1,399</b>	<b>3,85,48</b>	
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	58	36,20	24	3,27	
2. Other Small Scale Industries	190	7,42,87	8	50	

  

<b>OCCUPATION</b>	<b>SOUTH SIKKIM</b>		<b>WEST SIKKIM</b>	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	5	6	7	8
<b>I. AGRICULTURE</b>	<b>1,216</b>	<b>1,33,43</b>	<b>1,113</b>	<b>1,28,31</b>
1. Direct Finance	1,216	1,33,43	1,113	1,28,31
2. Indirect Finance	—	—	—	—
<b>II. INDUSTRY</b>	<b>53</b>	<b>1,58,98</b>	<b>100</b>	<b>23,53</b>
1. Mining & Quarrying	—	—	1	9,21
2. Manufacturing & Processing	53	1,58,98	99	14,32
3. Electricity, Gas & Water	—	—	—	—
4. Construction	—	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>68</b>	<b>79,10</b>	<b>12</b>	<b>18,23</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>57</b>	<b>25,74,26</b>	<b>6</b>	<b>1,09</b>
<b>V. PERSONAL LOANS</b>	<b>1,135</b>	<b>7,07,07</b>	<b>1,358</b>	<b>5,12,58</b>
1. Loans for Purchase of Consumer Durables	326	70,92	977	1,82,18
2. Loans for Housing	196	3,27,62	104	1,72,25
3. Rest of the Personal Loans	613	3,08,53	277	1,58,15
<b>VI. TRADE</b>	<b>388</b>	<b>2,48,21</b>	<b>394</b>	<b>1,27,62</b>
1. Wholesale Trade	12	54,20	—	—

2. Retail Trade	376	1,94,01	394	1,27,62
<b>VII. FINANCE</b>	—	—	—	—
<b>VIII. ALL OTHERS</b>	<b>52</b>	<b>9,65</b>	<b>23</b>	<b>1,31</b>
<b>TOTAL BANK CREDIT</b>	<b>2,969</b>	<b>39,10,70</b>	<b>3,006</b>	<b>8,12,67</b>
<i>OF WHICH</i> : 1. Artisans and Village & Tiny Industries	30	6,68	36	8,82
2. Other Small Scale Industries	19	6,11	62	5,48