

**TABLE NO.57—STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2003**

**EASTERN REGION
STATE : SIKKIM**

(Amount in Rupees 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	4,305	944	7,81	691	957	6,05
1. Direct Finance	4,305	944	7,81	686	956	6,04
2. Indirect Finance	—	—	—	5	1	1
II. INDUSTRY	403	7,85	5,41	449	17,84	14,18
1. Mining & Quarrying	—	—	—	1	10	12
2. Food Manufacturing & Processing	11	1,25	2,09	7	52	38
(a) Rice Mills, Flour & Dal Mills	—	—	—	4	28	19
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	1	1,09	1,95	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	10	15	14	3	24	19
3. Beverage & Tobacco	2	1,16	1,09	2	3,00	2,08
4. Textiles	14	3	2	1	—	—
(a) Cotton Textiles	—	—	—	—	—	—
(b) Jute & Other Natural Fibre Textiles	1	—	—	—	—	—
(c) Handloom Textiles & Khadi	9	2	1	1	—	—
(d) Other Textiles & Textile Products	4	1	1	—	—	—
5. Paper, Paper Products & Printing	—	—	—	3	19	16
6. Leather & Leather Products	—	—	—	1	—	—
7. Rubber & Plastic Products	1	4	3	—	—	—
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	1	1	1	—	—	—
(a) Iron & Steel	—	—	—	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	1	1	1	—	—	—
12. Engineering	5	2	2	5	6,25	5,15
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	—	—	—	4	6,25	5,14
(c) Electrical Machinery & Goods	3	1	1	—	—	—
(d) Electronic Machinery & Goods	2	1	1	1	1	1
13. Vehicles, Vehicle Parts & Transport Equipments	95	45	31	1	1	1
14. Other Industries	176	67	48	156	2,36	2,01
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	97	4,23	1,36	272	5,41	4,26
III. TRANSPORT OPERATORS	128	2,90	1,67	138	3,37	2,38
IV. PROFESSIONAL AND OTHER SERVICES	189	58,72	35,33	386	37,22	17,36
V. PERSONAL LOANS	5,213	42,99	36,47	4,399	52,16	44,03
1. Loans for Purchase of Consumer Durables	1,043	4,60	3,51	178	50	36
2. Loans for Housing	801	13,77	11,98	955	26,16	23,51
3. Rest of the Personal Loans	3,369	24,63	20,99	3,266	25,50	20,15
VI. TRADE	972	11,62	8,98	382	8,43	5,93
1. Wholesale Trade	25	1,10	82	18	2,18	1,55
2. Retail Trade	947	10,52	8,16	364	6,26	4,38
VII. FINANCE	7	4	3	82	2,60	2,30
VIII. ALL OTHERS	387	2,22	1,94	806	6,67	5,13
TOTAL BANK CREDIT	11,604	135,78	97,64	7,333	137,85	97,35
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	82	27	19	25	74	54
2. Other Small Scale Industries	106	1,60	1,44	142	1,76	1,59

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