

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

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	4,832	11,73	8,17	506	7,69	6,81
1. Direct Finance	4,757	11,27	7,82	478	6,85	6,05
2. Indirect Finance	75	46	35	28	84	76
II. INDUSTRY	366	34,44	33,44	239	20,51	16,70
1. Mining & Quarrying	–	–	–	–	–	–
2. Food Manufacturing & Processing	5	24	23	13	2,25	2,02
(a) Rice Mills, Flour & Dal Mills	–	–	–	5	22	22
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	1	2	–	–	–	–
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	–	–	–	–	–	–
(f) Others	4	22	23	8	2,03	1,80
3. Beverage & Tobacco	–	–	–	1	2,00	55
4. Textiles	9	2	1	1	2	1
(a) Cotton Textiles	–	–	–	–	–	–
(b) Jute & Other Natural Fibre Textiles	–	–	–	–	–	–
(c) Handloom Textiles & Khadi	8	2	1	–	–	–
(d) Other Textiles & Textile Products	1	–	–	1	2	1
5. Paper, Paper Products & Printing	1	2	2	4	29	22
6. Leather & Leather Products	–	–	–	–	–	–
7. Rubber & Plastic Products	1	2	3	–	–	–
8. Chemicals & Chemical Products	–	–	–	4	1,37	1,38
(a) Heavy Industrial Chemicals	–	–	–	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	–	–	–	3	1,33	1,34
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	–	–	–	1	4	4
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	–	–	–
10. Manufacture of Cement & Cement Products	–	–	–	2	10	9
11. Basic Metals & Metal Products	–	–	–	1	4	6
(a) Iron & Steel	–	–	–	–	–	–
(b) Non-Ferrous Metals	–	–	–	–	–	–
(c) Metal Products	–	–	–	1	4	6
12. Engineering	11	5	5	6	6,20	5,45
(a) Heavy Engineering	–	–	–	–	–	–
(b) Light Engineering	3	4	4	5	6,19	5,44
(c) Electrical Machinery & Goods	4	1	–	–	–	–
(d) Electronic Machinery & Goods	4	1	1	1	1	1
13. Vehicles, Vehicle Parts & Transport Equipments	78	47	22	–	–	–
14. Other Industries	200	2,86	2,32	104	2,92	2,16
15. Electricity, Gas & Water	–	–	–	1	3,20	3,21
(a) Electricity Generation & Transmission	–	–	–	1	3,20	3,21
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	–	–	–
16. Construction	61	30,75	30,57	102	2,13	1,55
III. TRANSPORT OPERATORS	134	3,24	2,42	248	5,33	4,10
IV. PROFESSIONAL AND OTHER SERVICES	153	2,29	1,95	267	8,20	6,96
V. PERSONAL LOANS	6,257	73,99	60,23	7,739	103,13	87,02
1. Loans for Purchase of Consumer Durables	679	3,24	2,67	347	1,06	96
2. Loans for Housing	1,171	27,85	23,52	2,087	57,30	49,46
3. Rest of the Personal Loans	4,407	42,91	34,04	5,305	44,78	36,60
VI. TRADE	799	10,09	7,76	349	13,93	10,53
1. Wholesale Trade	110	1,04	54	27	2,15	1,67
2. Retail Trade	689	9,05	7,22	322	11,78	8,86
VII. FINANCE	6	14	15	1	3	1
VIII. ALL OTHERS	1,643	10,70	8,50	1,100	12,08	10,34
TOTAL BANK CREDIT	14,190	146,63	122,63	10,449	170,91	142,48
OF WHICH : 1. Artisans and Village & Tiny Industries	140	89	68	86	1,53	1,19
2. Other Small Scale Industries	14	26	26	20	3,24	2,64

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