

**TABLE NO. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**  
**MARCH 2006**

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	6,098	41,32	22,16	554	4,91	3,91
1. Direct Finance	6,084	22,23	17,22	549	4,35	3,39
2. Indirect Finance	14	19,09	4,95	5	56	52
II. INDUSTRY	560	31,48	23,85	354	53,71	23,08
1. Mining & Quarrying	7	38	31	17	6,46	1,74
2. Food Manufacturing & Processing	16	46	36	11	1,26	98
(a) Rice Mills, Flour & Dal Mills	1	4	3	2	21	21
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	-	-	-	-	-	-
(d) Tea Processing	-	-	-	2	7	4
(e) Processing of Fruits & Vegetables	1	4	4	1	5	5
(f) Others	14	38	29	6	93	69
3. Beverage & Tobacco	2	8	8	8	3,39	1,15
4. Textiles	9	5	3	9	17	15
(a) Cotton Textiles	-	-	-	-	-	-
(b) Jute & Other Natural Fibre Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	8	2	1	-	-	-
(d) Other Textiles & Textile Products	1	3	2	9	17	15
5. Paper, Paper Products & Printing	2	11	10	5	53	41
6. Leather & Leather Products	-	-	-	-	-	-
7. Rubber & Plastic Products	1	10	6	1	98	71
8. Chemicals & Chemical Products	-	-	-	4	7	4
(a) Heavy Industrial Chemicals	-	-	-	-	-	-
(b) Fertilisers	-	-	-	-	-	-
(c) Drugs & Pharmaceuticals	-	-	-	2	1	1
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	-	-	-	2	6	3
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-
10. Manufacture of Cement & Cement Products	-	-	-	5	1,12	1,02
11. Basic Metals & Metal Products	7	33	26	5	24	20
(a) Iron & Steel	-	-	-	2	11	7
(b) Non-Ferrous Metals	-	-	-	-	-	-
(c) Metal Products	7	33	26	3	13	13
12. Engineering	7	21	19	13	1,04	96
(a) Heavy Engineering	-	-	-	-	-	-
(b) Light Engineering	3	8	7	6	82	81
(c) Electrical Machinery & Goods	4	14	12	6	22	15
(d) Electronic Machinery & Goods	-	-	-	1	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	28	4,95	2,72	2	16	16
14. Other Industries	263	7,37	5,20	190	7,87	3,26
15. Electricity, Gas & Water	1	6	5	1	20,00	5,35
(a) Electricity Generation & Transmission	1	6	5	1	20,00	5,35
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16. Construction	217	17,38	14,47	83	10,41	6,97
III. TRANSPORT OPERATORS	246	7,76	6,62	659	18,98	16,64
IV. PROFESSIONAL AND OTHER SERVICES	172	14,54	7,10	1,570	36,76	32,05
V. PERSONAL LOANS	10,608	224,44	188,22	11,044	213,37	176,22
1. Loans for Purchase of Consumer Durables	1,401	10,77	7,20	1,739	8,42	7,42
2. Loans for Housing	3,526	149,58	129,68	3,024	121,87	105,09
3. Rest of the Personal Loans	5,681	64,09	51,34	6,281	83,08	63,71
VI. TRADE	1,294	24,62	20,51	467	77,42	48,68
1. Wholesale Trade	4	94	71	80	14,52	12,31
2. Retail Trade	1,290	23,67	19,79	387	62,90	36,37
VII. FINANCE	12	6	6	2	4,41	4,40
VIII. ALL OTHERS	143	3,74	1,70	1,236	15,95	10,36
TOTAL BANK CREDIT	19,133	347,95	270,23	15,886	425,51	315,34
OF WHICH: 1. Artisans and Village & Tiny Industries	198	4,94	3,87	96	2,87	2,08
2. Other Small Scale Industries	68	1,23	98	145	2,58	2,17

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