

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2007**

**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
<b>I. AGRICULTURE</b>	<b>6,725</b>	<b>46,18</b>	<b>35,91</b>	<b>874</b>	<b>15,65</b>	<b>13,80</b>
1. Direct Finance	6,461	34,69	27,99	868	14,55	12,79
2. Indirect Finance	264	11,48	7,92	6	1,10	1,00
<b>II. INDUSTRY</b>	<b>799</b>	<b>45,57</b>	<b>34,82</b>	<b>395</b>	<b>62,33</b>	<b>41,83</b>
1. Mining & Quarrying	9	48	33	3	59	51
2. Food Manufacturing & Processing	27	1,27	87	17	90	76
(a) Rice Mills, Flour & Dal Mills	2	6	6	1	20	20
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	–	–	–	–	–	–
(d) Tea Processing	2	30	19	2	7	3
(e) Processing of Fruits & Vegetables	2	11	10	2	8	5
(f) Others	21	80	52	12	55	49
3. Beverage & Tobacco	4	5,11	70	8	4,77	1,46
4. Textiles	12	13	11	11	24	18
(a) Cotton Textiles	1	4	4	1	3	1
(b) Jute & Other Natural Fibre Textiles	–	–	–	–	–	–
(c) Handloom Textiles & Khadi	9	3	1	1	5	5
(d) Other Textiles & Textile Products	2	6	6	9	17	12
5. Paper, Paper Products & Printing	10	1,04	87	4	33	26
6. Leather & Leather Products	–	–	–	–	–	–
7. Rubber & Plastic Products	2	13	13	4	1,65	1,33
8. Chemicals & Chemical Products	2	11	10	1	7	5
(a) Heavy Industrial Chemicals	–	–	–	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	–	–	–	–	–	–
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	2	11	10	1	7	5
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	–	–	–
10. Manufacture of Cement & Cement Products	–	–	–	–	–	–
11. Basic Metals & Metal Products	11	71	48	4	19	16
(a) Iron & Steel	–	–	–	2	6	4
(b) Non-Ferrous Metals	1	3	2	–	–	–
(c) Metal Products	10	68	46	2	13	11
12. Engineering	8	84	79	6	25	20
(a) Heavy Engineering	–	–	–	–	–	–
(b) Light Engineering	5	65	62	4	18	18
(c) Electrical Machinery & Goods	2	15	15	2	7	2
(d) Electronic Machinery & Goods	1	4	3	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	20	28	21	3	14	13
14. Other Industries	286	6,97	5,71	221	16,09	8,90
15. Electricity, Gas & Water	–	–	–	4	28,70	20,37
(a) Electricity Generation & Transmission	–	–	–	3	28,68	20,34
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	1	2	3
16. Construction	408	28,49	24,52	109	8,41	7,53
<b>III. TRANSPORT OPERATORS</b>	<b>124</b>	<b>4,03</b>	<b>2,98</b>	<b>1,497</b>	<b>32,79</b>	<b>31,30</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>181</b>	<b>9,45</b>	<b>7,10</b>	<b>1,649</b>	<b>46,75</b>	<b>40,57</b>
<b>V. PERSONAL LOANS</b>	<b>12,204</b>	<b>305,17</b>	<b>251,95</b>	<b>12,388</b>	<b>285,11</b>	<b>234,03</b>
1. Loans for Purchase of Consumer Durables	2,727	16,96	13,32	1,650	5,95	4,56
2. Loans for Housing	4,287	212,83	181,70	4,052	187,67	161,88
3. Rest of the Personal Loans	5,190	75,38	56,93	6,686	91,49	67,59
<b>VI. TRADE</b>	<b>1,573</b>	<b>44,70</b>	<b>33,14</b>	<b>556</b>	<b>49,29</b>	<b>38,45</b>
1. Wholesale Trade	8	6,29	2,86	39	16,55	13,31
2. Retail Trade	1,565	38,41	30,28	517	32,74	25,14
<b>VII. FINANCE</b>	<b>8</b>	<b>18</b>	<b>12</b>	<b>5</b>	<b>14,97</b>	<b>14,95</b>
<b>VIII. ALL OTHERS</b>	<b>133</b>	<b>6,86</b>	<b>5,00</b>	<b>555</b>	<b>22,75</b>	<b>16,47</b>
<b>TOTAL BANK CREDIT</b>	<b>21,747</b>	<b>462,12</b>	<b>371,01</b>	<b>17,919</b>	<b>529,65</b>	<b>431,40</b>
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	232	6,78	5,79	99	4,69	3,22
2. Other Small Scale Industries	90	2,88	2,35	164	14,69	5,21

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