

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2009

EASTERN REGION
STATE : SIKKIM

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	4,583	42,56	36,73	651	79,69	63,89
1. Direct Finance	4,529	41,40	35,77	603	57,84	49,67
2. Indirect Finance	54	1,16	96	48	21,85	14,22
II. INDUSTRY	529	703,22	346,72	795	94,22	82,46
1. Mining & Quarrying	21	13,45	12,42	2	1,22	1,22
2. Food Manufacturing & Processing	50	5,85	5,05	64	2,33	1,95
(a) Rice Mills, Flour & Dal Mills	2	4	3	31	49	45
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	–	–	–	–	–	–
(d) Tea Processing	2	17	11	2	8	8
(e) Processing of Fruits & Vegetables	1	3	3	–	–	–
(f) Others	45	5,61	4,88	31	1,76	1,41
3. Beverage & Tobacco	4	15	17	7	16,84	16,35
4. Textiles	41	49	36	28	1,20	80
(a) Cotton Textiles	2	4	3	16	45	21
(b) Jute & Other Natural Fibre Textiles	9	18	16	–	–	–
(c) Handloom Textiles & Khadi	26	10	6	3	58	49
(d) Other Textiles & Textile Products	4	17	11	9	17	10
5. Paper, Paper Products & Printing	20	56	47	10	29	9
6. Woods and Wood Products	8	75	66	4	20	18
7. Leather & Leather Products	1	2	3	–	–	–
8. Gems and Jewellery	2	5	4	1	29	10
9. Rubber & Plastic Products	4	18	9	2	25	29
10. Chemicals & Chemical Products	3	7	7	14	29	17
(a) Heavy Industrial Chemicals	–	–	–	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	1	–	–	13	22	10
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	2	7	7	1	7	7
11. Petroleum, Coal Products & Nuclear Fuels	–	–	–	–	–	–
12. Manufacture of Cement & Cement Products	–	–	–	–	–	–
13. Basic Metals & Metal Products	14	2,94	2,89	17	13,75	10,76
(a) Iron & Steel	–	–	–	2	10	8
(b) Non-Ferrous Metals	1	3	3	–	–	–
(c) Metal Products	13	2,91	2,86	15	13,65	10,69
14. Engineering	31	3,12	3,05	9	4,77	4,73
(a) Heavy Engineering	11	2,78	2,78	2	82	81
(b) Light Engineering	6	16	10	1	3	3
(c) Electrical Machinery & Goods	12	13	12	4	3,85	3,86
(d) Electronic Machinery & Goods	2	5	5	2	8	2
15. Vehicles, Vehicle Parts & Transport Equipments	1	1	–	1	12	3
16. Other Industries	131	9,66	8,22	378	24,67	20,43
17. Electricity, Gas & Water	4	654,15	302,29	1	2	2
(a) Electricity Generation & Transmission	4	654,15	302,29	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	1	2	2
18. Construction	194	11,76	10,92	257	27,98	25,33
(a) Other than Infrastructure	109	9,41	8,65	212	23,37	21,79
(b) Infrastructure Construction	85	2,35	2,27	45	4,60	3,54
III. TRANSPORT OPERATORS	113	4,32	3,36	422	15,26	14,69
IV. PROFESSIONAL AND OTHER SERVICES	544	24,63	23,70	1,269	152,23	128,64
1. Professional Services	20	1,58	1,74	27	57,94	48,39
2. Tourism, Hotel & Restaurants	100	4,47	3,87	77	39,19	32,76
3. Recreation services	19	22	17	7	12	12
4. IT and Telecommunications	4	15	12	10	47	30
5. Others	401	18,21	17,80	1,148	54,51	47,07
V. PERSONAL LOANS	13,522	336,39	275,28	10,926	292,00	242,62
1. Housing	4,412	215,63	181,72	3,721	200,35	175,13
2. Consumer Durables	2,377	12,32	8,02	653	2,81	1,70
3. Vehicles	558	11,17	9,06	691	13,59	9,17
4. Education	93	2,37	1,53	176	5,87	4,49
5. Personal Credit Cards	–	–	–	106	60	37
6. Others	6,082	94,91	74,96	5,579	68,79	51,77
VI. TRADE	1,452	60,10	51,43	534	85,99	72,08
1. Wholesale Trade	47	2,83	2,27	48	32,40	30,20
2. Retail Trade	1,405	57,27	49,16	486	53,59	41,87
VII. FINANCE	47	15	12	4	55	49
VIII. ALL OTHERS	263	1,72	1,04	814	11,52	10,11
TOTAL BANK CREDIT	21,053	1173,09	738,36	15,415	731,45	614,97

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