

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2008**

**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>6,675</b>	<b>39,60</b>	<b>34,48</b>	<b>445</b>	<b>8,10</b>	<b>5,69</b>
1. Direct Finance	6,464	38,26	33,50	435	6,87	4,57
2. Indirect Finance	211	1,34	97	10	1,23	1,11
<b>II. INDUSTRY</b>	<b>563</b>	<b>136,86</b>	<b>171,33</b>	<b>572</b>	<b>106,96</b>	<b>86,50</b>
1. Mining & Quarrying	6	44	39	1	4	3
2. Food Manufacturing & Processing	88	6,60	5,40	77	12,57	11,19
(a) Rice Mills, Flour & Dal Mills	4	10	9	31	65	57
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	–	–	–	–	–	–
(d) Tea Processing	2	30	18	6	27	14
(e) Processing of Fruits & Vegetables	4	16	15	5	5,37	4,37
(f) Others	78	6,03	4,97	35	6,27	6,11
3. Beverage & Tobacco	5	19	16	5	7,04	1,59
4. Textiles	46	58	50	13	25	23
(a) Cotton Textiles	3	15	14	1	4	4
(b) Jute & Other Natural Fibre Textiles	6	16	16	–	–	–
(c) Handloom Textiles & Khadi	31	14	11	3	7	7
(d) Other Textiles & Textile Products	6	14	9	9	14	13
5. Paper, Paper Products & Printing	67	1,47	1,20	12	59	46
6. Leather & Leather Products	2	6	6	–	–	–
7. Rubber & Plastic Products	3	14	8	4	2,15	1,66
8. Chemicals & Chemical Products	8	37	33	15	61	15
(a) Heavy Industrial Chemicals	–	–	–	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	2	6	5	14	54	8
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	6	31	28	1	7	7
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	–	–	–
10. Manufacture of Cement & Cement Products	–	–	–	–	–	–
11. Basic Metals & Metal Products	19	79	78	8	39	28
(a) Iron & Steel	–	–	–	2	6	4
(b) Non-Ferrous Metals	–	–	–	–	–	–
(c) Metal Products	19	79	78	6	33	25
12. Engineering	17	1,89	1,19	11	4,55	4,53
(a) Heavy Engineering	–	–	–	–	–	–
(b) Light Engineering	9	98	29	5	59	61
(c) Electrical Machinery & Goods	3	4	4	4	3,87	3,83
(d) Electronic Machinery & Goods	5	88	86	2	10	8
13. Vehicles, Vehicle Parts & Transport Equipments	11	20	18	1	12	9
14. Other Industries	180	6,79	6,21	219	12,20	5,75
15. Electricity, Gas & Water	1	84,25	84,25	4	42,09	37,09
(a) Electricity Generation & Transmission	1	84,25	84,25	3	42,07	37,06
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	1	2	3
16. Construction	110	33,10	70,61	202	24,38	23,43
<b>III. TRANSPORT OPERATORS</b>	<b>92</b>	<b>3,20</b>	<b>2,44</b>	<b>767</b>	<b>21,39</b>	<b>20,48</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>276</b>	<b>13,66</b>	<b>12,28</b>	<b>1,187</b>	<b>143,65</b>	<b>113,80</b>
<b>V. PERSONAL LOANS</b>	<b>13,473</b>	<b>332,38</b>	<b>280,92</b>	<b>12,570</b>	<b>293,99</b>	<b>245,26</b>
1. Loans for Purchase of Consumer Durables	2,618	13,56	10,46	1,447	4,93	3,86
2. Loans for Housing	4,665	231,78	200,77	3,640	182,74	159,36
3. Rest of the Personal Loans	6,190	87,04	69,69	7,483	106,32	82,04
<b>VI. TRADE</b>	<b>1,431</b>	<b>55,16</b>	<b>47,00</b>	<b>574</b>	<b>89,60</b>	<b>68,34</b>
1. Wholesale Trade	17	2,61	2,27	53	29,84	28,25
2. Retail Trade	1,414	52,55	44,73	521	59,77	40,09
<b>VII. FINANCE</b>	<b>1</b>	<b>4</b>	<b>4</b>	<b>7</b>	<b>6,48</b>	<b>2,85</b>
<b>VIII. ALL OTHERS</b>	<b>312</b>	<b>15,02</b>	<b>12,58</b>	<b>1,860</b>	<b>38,50</b>	<b>27,79</b>
<b>TOTAL BANK CREDIT</b>	<b>22,823</b>	<b>595,92</b>	<b>561,08</b>	<b>17,982</b>	<b>708,67</b>	<b>570,70</b>

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