

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2005**

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	5,792	17,83	13,52	538	5,67	4,52
1. Direct Finance	5,761	17,26	12,97	534	5,00	3,86
2. Indirect Finance	31	57	55	4	67	66
II. INDUSTRY	335	10,61	9,74	232	26,51	12,10
1. Mining & Quarrying	—	—	—	2	26	17
2. Food Manufacturing & Processing	10	1,03	1,30	13	2,37	1,78
(a) Rice Mills, Flour & Dal Mills	—	—	—	1	20	20
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	1	80	1,09	—	—	—
(d) Tea Processing	—	—	—	2	6	1
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	9	23	21	10	2,11	1,58
3. Beverage & Tobacco	2	8	8	5	12,15	42
4. Textiles	8	2	1	7	13	12
(a) Cotton Textiles	—	—	—	1	3	3
(b) Jute & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	7	1	—	—	—	—
(d) Other Textiles & Textile Products	1	1	1	6	10	9
5. Paper, Paper Products & Printing	—	—	—	7	40	34
6. Leather & Leather Products	—	—	—	1	5	4
7. Rubber & Plastic Products	2	12	5	—	—	—
8. Chemicals & Chemical Products	—	—	—	4	7	6
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	3	3	2
(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	3
11. Basic Metals & Metal Products	3	8	4	1	7	7
(a) Iron & Steel	—	—	—	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	3	8	4	1	7	7
12. Engineering	6	7	6	7	6,24	5,96
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	1	3	3	6	6,21	5,93
(c) Electrical Machinery & Goods	4	4	3	1	3	3
(d) Electronic Machinery & Goods	1	1	1	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	32	10	5	2	15	15
14. Other Industries	195	3,69	2,98	102	2,46	1,76
15. Electricity, Gas & Water	—	—	—	4	30	17
(a) Electricity Generation & Transmission	—	—	—	2	19	7
(b) Non-Conventional Energy	—	—	—	2	11	10
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	77	5,41	5,18	75	1,75	1,03
III. TRANSPORT OPERATORS	262	7,64	6,50	324	5,39	4,38
IV. PROFESSIONAL AND OTHER SERVICES	134	7,07	6,64	915	18,68	15,72
V. PERSONAL LOANS	8,481	136,24	110,92	10,325	170,75	144,42
1. Loans for Purchase of Consumer Durables	1,252	8,13	6,08	1,460	4,98	4,37
2. Loans for Housing	2,295	74,07	63,56	3,084	105,67	91,09
3. Rest of the Personal Loans	4,934	54,04	41,28	5,781	60,10	48,96
VI. TRADE	1,164	16,99	13,06	453	21,63	16,18
1. Wholesale Trade	2	1	1	14	2,32	1,49
2. Retail Trade	1,162	16,98	13,06	439	19,31	14,69
VII. FINANCE	73	27	27	1	25	11
VIII. ALL OTHERS	157	4,41	3,47	440	9,90	8,33
TOTAL BANK CREDIT	16,398	201,06	164,13	13,228	258,78	205,77
OF WHICH:						
1. Artisans and Village & Tiny Industries	139	1,34	98	102	1,74	1,42
2. Other Small Scale Industries	31	43	39	32	3,62	2,61

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