

**TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

NORTHERN REGION (Contd.)			STATE:			
OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>53,593</b>	<b>610,01</b>	<b>485,44</b>	<b>1,46,546</b>	<b>1734,56</b>	<b>1417,44</b>
1. Direct Finance	52,724	587,28	467,73	1,45,008	1404,68	1165,64
2. Indirect Finance	869	22,73	17,70	1,538	329,88	251,80
<b>II. INDUSTRY</b>	<b>5,807</b>	<b>1598,38</b>	<b>1288,26</b>	<b>9,501</b>	<b>3784,60</b>	<b>2935,62</b>
1. Mining & Quarrying	93	16,98	13,43	122	12,81	10,03
2. Food Manufacturing & Processing	901	198,54	151,12	584	52,74	40,02
(a) Rice Mills, Flour & Dal Mills	106	16,97	13,04	110	12,39	10,07
(b) Sugar	5	23	20	-	-	-
(c) Edible Oils & Vanaspati	26	5,88	3,88	14	1,00	97
(d) Tea Processing	5	76	72	1	-	-
(e) Processing of Fruits & Vegetables	65	15,10	6,08	11	1,32	79
(f) Others	694	159,61	127,20	448	38,02	28,18
3. Beverage & Tobacco	62	20,03	18,79	23	8,17	5,91
4. Textiles	953	30,72	21,34	1,626	287,25	228,32
(a) Cotton Textiles	73	5,93	3,35	103	250,50	197,02
(b) Jute & Other Natural Fibre Textiles	11	25	13	12	3,93	4,13
(c) Handloom Textiles & Khadi	250	8,33	6,54	427	8,32	7,44
(d) Other Textiles & Textile Products	619	16,20	11,32	1,084	24,50	19,73
5. Paper, Paper Products & Printing	421	198,96	167,22	433	128,49	119,38
6. Woods and Wood Products	424	9,56	7,76	524	7,50	6,29
7. Leather & Leather Products	79	16,43	7,12	78	1,26	96
8. Gems and Jewellery	40	1,63	1,22	78	7,17	5,94
9. Rubber & Plastic Products	176	58,35	46,70	306	113,98	96,06
10. Chemicals & Chemical Products	372	285,31	227,55	566	375,26	280,43
(a) Heavy Industrial Chemicals	25	8,28	6,19	52	54,31	32,47
(b) Fertilisers	4	17	9	11	2,23	1,43
(c) Drugs & Pharmaceuticals	150	150,19	118,31	377	294,46	227,35
(d) Non-Edible Oils	4	5,87	5,17	5	76	70
(e) Other Chemicals & Chemical Products	189	120,81	97,80	121	23,49	18,49
11. Petroleum, Coal Products & Nuclear Fuels	10	1,29	76	13	9,48	9,37
12. Manufacture of Cement & Cement Products	74	13,62	5,88	42	269,80	239,62
13. Basic Metals & Metal Products	422	206,75	164,47	512	346,66	277,96
(a) Iron & Steel	160	177,89	140,11	49	161,42	146,85
(b) Non-Ferrous Metals	44	18,84	16,66	31	39,09	29,93
(c) Metal Products	218	10,02	7,70	432	146,15	101,18
14. Engineering	519	162,75	106,88	980	152,48	114,26
(a) Heavy Engineering	20	8,59	7,69	36	23,07	7,07
(b) Light Engineering	312	66,31	43,23	600	67,18	52,76
(c) Electrical Machinery & Goods	111	73,22	44,03	257	38,61	32,26
(d) Electronic Machinery & Goods	76	14,62	11,92	87	23,63	22,18
15. Vehicles, Vehicle Parts & Transport Equipments	76	14,92	11,77	161	18,35	15,11
16. Other Industries	1,043	43,34	32,10	2,633	187,80	121,67
17. Electricity, Gas & Water	13	251,82	243,44	31	834,33	735,48
(a) Electricity Generation & Transmission	5	231,88	231,64	17	832,63	733,86
(b) Non-Conventional Energy	3	19,55	11,46	10	44	35
(c) Gas, Steam & Water Supply	5	39	35	4	1,26	1,27
18. Construction	129	67,38	60,71	789	971,07	628,80
(a) Other than Infrastructure	13	1,55	1,39	497	283,64	109,67
(b) Infrastructure Construction	116	65,83	59,32	292	687,43	519,13
<b>III. TRANSPORT OPERATORS</b>	<b>3,217</b>	<b>192,46</b>	<b>146,88</b>	<b>3,666</b>	<b>188,01</b>	<b>178,60</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>4,527</b>	<b>335,85</b>	<b>254,31</b>	<b>9,685</b>	<b>525,49</b>	<b>430,35</b>
1. Professional Services	240	18,06	14,91	2,513	99,13	89,95
2. Tourism, Hotel & Restaurants	719	153,93	110,23	816	53,02	46,40
3. Recreation services	121	2,84	2,04	62	1,99	1,46
4. IT and Telecommunications	86	7,89	6,46	61	14,59	13,99
5. Others	3,361	153,12	120,67	6,233	356,75	278,54
<b>V. PERSONAL LOANS</b>	<b>1,05,744</b>	<b>2483,62</b>	<b>1870,39</b>	<b>52,966</b>	<b>1315,44</b>	<b>1131,72</b>
1. Housing	33,227	1529,84	1188,02	18,317	782,92	703,64
2. Consumer Durables	6,142	36,12	30,58	1,070	7,98	5,91
3. Vehicles	13,837	314,73	230,66	6,201	111,28	97,50
4. Education	3,983	127,36	83,64	5,629	115,26	103,31
5. Personal Credit Cards	-	-	-	627	3,51	2,35
6. Others	48,555	475,57	337,49	21,122	294,47	219,01
<b>VI. TRADE</b>	<b>21,790</b>	<b>856,57</b>	<b>660,93</b>	<b>28,148</b>	<b>728,05</b>	<b>588,70</b>
1. Wholesale Trade	383	210,79	146,98	382	65,50	58,04
2. Retail Trade	21,407	645,78	513,96	27,766	662,55	530,66
<b>VII. FINANCE</b>	<b>572</b>	<b>8,89</b>	<b>7,98</b>	<b>478</b>	<b>28,13</b>	<b>24,17</b>
<b>VIII. ALL OTHERS</b>	<b>445</b>	<b>5,40</b>	<b>4,46</b>	<b>16,803</b>	<b>519,63</b>	<b>502,22</b>
<b>TOTAL BANK CREDIT</b>	<b>1,95,695</b>	<b>6091,18</b>	<b>4718,65</b>	<b>2,67,793</b>	<b>8823,89</b>	<b>7208,81</b>

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2010**

HIMACHAL PRADESH

(Amount in ₹ Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			PRIVATE SECTOR BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
-	-	-	29,071	159,05	114,11	166	212,07	210,39	2,29,376	2715,69	2227,38	I
-	-	-	28,077	150,14	108,52	159	6,12	4,56	2,25,968	2148,22	1746,44	1
-	-	-	994	8,91	5,60	7	205,95	205,84	3,408	567,46	480,94	2
33	156,75	110,58	1,852	29,69	23,18	337	1271,34	776,70	17,530	6840,76	5134,34	II
-	-	-	10	1,30	1,06	-	-	-	225	31,09	24,53	1
-	-	-	82	3,23	2,34	12	10,95	4,58	1,579	265,47	198,05	2
-	-	-	35	1,58	1,05	-	-	-	251	30,93	24,17	2(a)
-	-	-	-	-	-	-	-	-	5	23	20	2(b)
-	-	-	-	-	-	-	-	-	40	6,89	4,86	2(c)
-	-	-	-	-	-	-	-	-	6	76	73	2(d)
-	-	-	3	13	11	-	-	-	79	16,55	6,98	2(e)
-	-	-	44	1,52	1,17	12	10,95	4,58	1,198	210,11	161,13	2(f)
-	-	-	-	-	-	-	-	-	85	28,19	24,71	3
-	-	-	344	2,27	1,61	12	84,13	69,02	2,935	404,36	320,29	4
-	-	-	-	-	-	2	70,50	58,50	178	326,93	258,87	4(a)
-	-	-	18	4	4	-	-	-	41	4,22	4,29	4(b)
-	-	-	287	1,54	1,15	2	1	-	966	18,20	15,13	4(c)
-	-	-	39	68	43	8	13,62	10,52	1,750	55,00	42,00	4(d)
-	-	-	18	71	53	7	2,40	1,48	879	330,57	288,60	5
-	-	-	53	58	44	-	-	-	1,001	17,64	14,48	6
-	-	-	19	14	11	-	-	-	176	17,82	8,19	7
-	-	-	2	1	1	3	2	1	123	8,83	7,18	8
-	-	-	3	15	7	10	10,81	7,17	495	183,28	150,00	9
4	23,19	17,18	186	48	33	21	82,39	47,90	1,149	766,63	573,38	10
-	-	-	-	-	-	-	-	-	77	62,59	38,65	10(a)
-	-	-	-	-	-	-	-	-	15	2,40	1,51	10(b)
4	23,19	17,18	1	4	1	19	82,27	47,82	551	550,15	410,67	10(c)
-	-	-	-	-	-	-	-	-	9	6,64	5,86	10(d)
-	-	-	185	44	32	2	12	7	497	144,86	116,68	10(e)
-	-	-	-	-	-	-	-	-	23	10,77	10,13	11
-	-	-	-	-	-	-	-	-	116	283,42	245,50	12
1	5,28	5,28	33	99	79	3	95	75	971	560,63	449,26	13
-	-	-	1	3	3	-	-	-	210	339,34	286,99	13(a)
-	-	-	-	-	-	-	-	-	75	57,93	46,59	13(b)
1	5,28	5,28	32	96	76	3	95	75	686	163,36	115,68	13(c)
17	29,60	15,23	36	48	40	13	23,88	15,35	1,565	369,18	252,12	14
-	-	-	-	-	-	-	-	-	56	31,66	14,76	14(a)
15	20,30	13,43	12	12	12	10	22,65	14,25	949	176,55	123,79	14(b)
2	9,30	1,80	14	18	15	2	1,10	1,01	386	122,41	79,26	14(c)
-	-	-	10	17	12	1	13	9	174	38,56	34,32	14(d)
4	70,45	50,36	174	1,64	1,41	5	38	21	420	105,73	78,87	15
-	-	-	775	8,49	5,87	27	10,09	6,78	4,478	249,72	166,43	16
-	-	-	-	-	-	1	75,18	67,48	45	1161,34	1046,40	17
-	-	-	-	-	-	1	75,18	67,48	23	1139,70	1032,97	17(a)
-	-	-	-	-	-	-	-	-	13	19,99	11,80	17(b)
-	-	-	-	-	-	-	-	-	9	1,65	1,62	17(c)
7	28,23	22,53	117	9,24	8,21	223	970,16	555,98	1,265	2046,08	1276,23	18
-	-	-	81	4,28	3,41	220	30,16	12,05	811	319,63	126,53	18(a)
7	28,23	22,53	36	4,97	4,80	3	940,00	543,92	454	1726,46	1149,70	18(b)
-	-	-	1,851	64,01	49,34	1,243	77,87	38,90	9,977	522,35	413,71	III
-	-	-	2,726	29,06	20,22	98	18,72	15,35	17,036	909,11	720,23	IV
-	-	-	790	6,49	3,60	13	1,59	55	3,556	125,26	109,01	1
-	-	-	254	8,96	7,08	21	1,43	1,00	1,810	217,34	164,72	2
-	-	-	5	15	11	-	-	-	188	4,99	3,61	3
-	-	-	6	26	19	1	5	5	154	22,80	20,69	4
-	-	-	1,671	13,20	9,24	63	15,65	13,75	11,328	538,72	422,20	5
-	-	-	30,720	289,58	215,02	3,425	123,79	78,27	1,92,855	4212,43	3295,40	V
-	-	-	3,664	96,36	75,03	650	49,44	40,04	55,858	2458,56	2006,74	1
-	-	-	2,360	21,09	15,17	175	3,81	2,81	9,747	69,00	54,47	2
-	-	-	2,978	44,35	31,25	1,204	42,28	18,40	24,220	512,65	377,81	3
-	-	-	561	13,38	7,88	118	4,52	4,13	10,291	260,52	198,96	4
-	-	-	-	-	-	80	83	24	707	4,34	2,59	5
-	-	-	21,157	114,39	85,68	1,198	22,92	12,65	92,032	907,35	654,83	6
7	10,66	3,84	10,206	126,96	100,76	470	36,10	23,79	60,621	1758,34	1378,02	VI
2	7,01	1,18	960	11,38	9,03	66	3,81	3,09	1,793	298,48	218,31	1
5	3,65	2,66	9,246	115,59	91,73	404	32,29	20,70	58,828	1459,85	1159,71	2
-	-	-	1,115	9,48	5,10	2	11	8	2,167	46,61	37,33	VII
-	-	-	1,437	6,55	5,15	8,332	12,14	6,72	27,017	543,71	518,55	VIII
40	167,40	114,42	78,978	714,39	532,87	14,073	1752,12	1150,19	5,56,579	17548,99	13724,95	TOTAL