

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2010**

NORTHERN REGION

STATE: HIMACHAL PRADESH

(Amount in ₹ 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
<b>I. AGRICULTURE</b>	<b>2,11,837</b>	<b>1960,83</b>	<b>1644,71</b>	<b>16,222</b>	<b>266,01</b>	<b>206,13</b>
1. Direct Finance	2,09,053	1704,24	1402,95	15,682	225,33	168,21
2. Indirect Finance	2,784	256,59	241,76	540	40,69	37,92
<b>II. INDUSTRY</b>	<b>11,321</b>	<b>4149,08</b>	<b>3035,52</b>	<b>5,013</b>	<b>1334,50</b>	<b>1079,58</b>
1. Mining & Quarrying	165	17,94	13,33	58	12,70	11,09
2. Food Manufacturing & Processing	1,096	110,75	80,04	405	72,15	49,83
(a) Rice Mills, Flour & Dal Mills	208	20,89	16,42	39	8,25	6,03
(b) Sugar	3	13	9	2	10	10
(c) Edible Oils & Vanaspati	20	1,46	1,33	14	3,21	1,79
(d) Tea Processing	4	60	56	2	16	16
(e) Processing of Fruits & Vegetables	51	5,40	3,30	21	2,41	1,95
(f) Others	810	82,27	58,34	327	58,03	39,79
3. Beverage & Tobacco	49	17,55	14,40	36	10,64	10,31
4. Textiles	1,618	288,57	225,12	1,288	114,20	93,99
(a) Cotton Textiles	143	253,47	197,88	31	72,82	60,69
(b) Jute & Other Natural Fibre Textiles	38	4,20	4,27	3	3	2
(c) Handloom Textiles & Khadi	826	9,27	7,14	137	8,35	7,43
(d) Other Textiles & Textile Products	611	21,62	15,84	1,117	33,01	25,83
5. Paper, Paper Products & Printing	523	251,93	211,22	312	76,56	75,70
6. Woods and Wood Products	700	12,12	9,63	282	4,96	4,39
7. Leather & Leather Products	128	16,60	7,20	48	1,22	99
8. Gems and Jewellery	88	4,41	3,64	32	2,30	2,04
9. Rubber & Plastic Products	304	97,02	82,28	183	85,47	67,12
10. Chemicals & Chemical Products	696	465,32	350,78	445	297,75	220,16
(a) Heavy Industrial Chemicals	45	43,12	25,31	32	19,47	13,35
(b) Fertilisers	7	2,16	1,38	7	22	12
(c) Drugs & Pharmaceuticals	262	316,42	235,80	285	230,57	172,47
(d) Non-Edible Oils	8	6,29	5,52	1	35	35
(e) Other Chemicals & Chemical Products	374	97,33	82,79	120	47,15	33,89
11. Petroleum, Coal Products & Nuclear Fuels	16	10,19	9,67	7	58	46
12. Manufacture of Cement & Cement Products	74	119,07	82,08	41	4,35	3,42
13. Basic Metals & Metal Products	756	463,48	373,72	195	86,35	70,78
(a) Iron & Steel	175	313,26	263,00	28	22,99	20,94
(b) Non-Ferrous Metals	56	55,17	44,66	17	2,59	1,84
(c) Metal Products	525	95,06	66,07	150	60,77	47,99
14. Engineering	906	220,51	152,23	598	141,60	94,99
(a) Heavy Engineering	35	26,67	10,55	19	4,86	4,11
(b) Light Engineering	514	92,22	75,08	391	81,04	47,24
(c) Electrical Machinery & Goods	238	87,98	55,95	144	34,15	23,19
(d) Electronic Machinery & Goods	119	13,64	10,64	44	21,55	20,45
15. Vehicles, Vehicle Parts & Transport Equipments	322	27,26	22,36	94	78,36	56,39
16. Other Industries	3,089	111,73	86,18	651	50,61	38,02
17. Electricity, Gas & Water	23	654,50	560,79	11	211,19	200,24
(a) Electricity Generation & Transmission	11	652,82	559,28	7	210,83	199,91
(b) Non-Conventional Energy	6	28	16	2	15	10
(c) Gas, Steam & Water Supply	6	1,40	1,35	2	21	23
18. Construction	768	1260,13	750,84	327	83,50	79,66
(a) Other than Infrastructure	534	48,26	30,16	153	15,41	10,70
(b) Infrastructure Construction	234	1211,87	720,68	174	68,09	68,96
<b>III. TRANSPORT OPERATORS</b>	<b>8,024</b>	<b>388,17</b>	<b>299,22</b>	<b>1,548</b>	<b>88,48</b>	<b>73,72</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>12,113</b>	<b>529,44</b>	<b>401,32</b>	<b>3,846</b>	<b>219,76</b>	<b>185,67</b>
1. Professional Services	2,555	81,79	72,38	796	25,71	20,95
2. Tourism, Hotel & Restaurants	1,260	126,49	95,32	413	50,05	41,80
3. Recreation services	144	3,11	2,08	37	1,18	85
4. IT and Telecommunications	79	7,25	6,29	60	5,43	4,43
5. Others	8,075	310,81	225,27	2,540	137,39	117,64
<b>V. PERSONAL LOANS</b>	<b>1,33,031</b>	<b>2395,39</b>	<b>1869,79</b>	<b>40,937</b>	<b>1030,80</b>	<b>818,17</b>
1. Housing	36,945	1269,80	1044,24	13,020	616,31	512,96
2. Consumer Durables	7,821	53,24	42,74	1,348	12,08	8,84
3. Vehicles	15,642	324,59	234,64	5,942	128,08	95,90
4. Education	6,533	156,39	118,11	2,584	67,51	51,94
5. Personal Credit Cards	284	2,07	1,09	248	1,13	74
6. Others	65,806	589,30	428,97	17,795	205,69	147,79
<b>VI. TRADE</b>	<b>45,269</b>	<b>995,99</b>	<b>802,59</b>	<b>11,979</b>	<b>477,81</b>	<b>371,39</b>
1. Wholesale Trade	1,216	80,37	66,37	497	61,21	44,18
2. Retail Trade	44,053	915,62	736,23	11,482	416,60	327,21
<b>VII. FINANCE</b>	<b>1,715</b>	<b>28,45</b>	<b>22,51</b>	<b>401</b>	<b>7,86</b>	<b>6,38</b>
<b>VIII. ALL OTHERS</b>	<b>12,809</b>	<b>134,12</b>	<b>110,62</b>	<b>8,117</b>	<b>55,99</b>	<b>45,26</b>
<b>TOTAL BANK CREDIT</b>	<b>4,36,119</b>	<b>10581,47</b>	<b>8186,28</b>	<b>88,063</b>	<b>3481,21</b>	<b>2786,31</b>

**TABLE No.5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2010**

NORTHERN REGION  
STATE: HIMACHAL PRADESH

(Amount in ₹ Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>1,317</b>	<b>488,84</b>	<b>376,54</b>	-	-	-
1. Direct Finance	1,233	218,65	175,28	-	-	-
2. Indirect Finance	84	270,18	201,26	-	-	-
<b>II. INDUSTRY</b>	<b>1,196</b>	<b>1357,18</b>	<b>1019,24</b>	-	-	-
1. Mining & Quarrying	2	46	10	-	-	-
2. Food Manufacturing & Processing	78	82,56	68,18	-	-	-
(a) Rice Mills, Flour & Dal Mills	4	1,80	1,72	-	-	-
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	6	2,22	1,74	-	-	-
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	7	8,75	1,73	-	-	-
(f) Others	61	69,80	63,00	-	-	-
3. Beverage & Tobacco	-	-	-	-	-	-
4. Textiles	29	1,59	1,18	-	-	-
(a) Cotton Textiles	4	64	30	-	-	-
(b) Jute & Other Natural Fibre Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	3	58	56	-	-	-
(d) Other Textiles & Textile Products	22	37	33	-	-	-
5. Paper, Paper Products & Printing	44	2,08	1,69	-	-	-
6. Woods and Wood Products	19	55	46	-	-	-
7. Leather & Leather Products	-	-	-	-	-	-
8. Gems and Jewellery	3	2,12	1,51	-	-	-
9. Rubber & Plastic Products	8	79	60	-	-	-
10. Chemicals & Chemical Products	8	3,56	2,43	-	-	-
(a) Heavy Industrial Chemicals	-	-	-	-	-	-
(b) Fertilisers	1	2	2	-	-	-
(c) Drugs & Pharmaceuticals	4	3,16	2,41	-	-	-
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	3	38	-	-	-	-
11. Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-
12. Manufacture of Cement & Cement Products	1	160,00	160,00	-	-	-
13. Basic Metals & Metal Products	20	10,80	4,76	-	-	-
(a) Iron & Steel	7	3,10	3,05	-	-	-
(b) Non-Ferrous Metals	2	18	9	-	-	-
(c) Metal Products	11	7,53	1,62	-	-	-
14. Engineering	61	7,06	4,90	-	-	-
(a) Heavy Engineering	2	12	10	-	-	-
(b) Light Engineering	44	3,29	1,46	-	-	-
(c) Electrical Machinery & Goods	4	28	12	-	-	-
(d) Electronic Machinery & Goods	11	3,37	3,23	-	-	-
15. Vehicles, Vehicle Parts & Transport Equipments	4	12	11	-	-	-
16. Other Industries	738	87,38	42,23	-	-	-
17. Electricity, Gas & Water	11	295,65	285,36	-	-	-
(a) Electricity Generation & Transmission	5	276,05	273,78	-	-	-
(b) Non-Conventional Energy	5	19,56	11,54	-	-	-
(c) Gas, Steam & Water Supply	1	4	4	-	-	-
18. Construction	170	702,46	445,73	-	-	-
(a) Other than Infrastructure	124	255,96	85,67	-	-	-
(b) Infrastructure Construction	46	446,49	360,06	-	-	-
<b>III. TRANSPORT OPERATORS</b>	<b>405</b>	<b>45,71</b>	<b>40,78</b>	-	-	-
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,077</b>	<b>159,92</b>	<b>133,23</b>	-	-	-
1. Professional Services	205	17,76	15,68	-	-	-
2. Tourism, Hotel & Restaurants	137	40,81	27,60	-	-	-
3. Recreation services	7	70	68	-	-	-
4. IT and Telecommunications	15	10,12	9,97	-	-	-
5. Others	713	90,52	79,30	-	-	-
<b>V. PERSONAL LOANS</b>	<b>18,887</b>	<b>786,24</b>	<b>607,43</b>	-	-	-
1. Housing	5,893	572,45	449,53	-	-	-
2. Consumer Durables	578	3,68	2,89	-	-	-
3. Vehicles	2,636	59,98	47,27	-	-	-
4. Education	1,174	36,62	28,92	-	-	-
5. Personal Credit Cards	175	1,15	75	-	-	-
6. Others	8,431	112,36	78,07	-	-	-
<b>VI. TRADE</b>	<b>3,373</b>	<b>284,54</b>	<b>204,04</b>	-	-	-
1. Wholesale Trade	80	156,91	107,76	-	-	-
2. Retail Trade	3,293	127,63	96,27	-	-	-
<b>VII. FINANCE</b>	<b>51</b>	<b>10,29</b>	<b>8,45</b>	-	-	-
<b>VIII. ALL OTHERS</b>	<b>6,091</b>	<b>353,60</b>	<b>362,66</b>	-	-	-
<b>TOTAL BANK CREDIT</b>	<b>32,397</b>	<b>3486,31</b>	<b>2752,37</b>	-	-	-