

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1998 (Part 2 of 32)**

NORTHERN REGION		STATE :HIMACHAL PRADESH						(Amount in Rupees Lakh)		
OCCUPATION		STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
		No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
		1	2	3	4	5	6	7	8	9
I. AGRICULTURE		23,560	53,85	40,85	53,159	79,24	66,00	-	-	-
1. Direct Finance		23,355	46,59	38,79	52,290	75,40	62,50	-	-	-
2. Indirect Finance		205	7,26	2,06	869	3,84	3,49	-	-	-
II. INDUSTRY		3,942	126,57	110,39	13,034	262,57	228,19	14	94,20	77,44
1. Mining & Quarrying		49	1,08	76	60	2,53	2,45	-	-	-
2. Food Manufacturing & Processing		155	23,47	19,89	529	11,10	9,15	-	-	-
(a) Rice Mills, Flour & Dal Mills		77	3,65	3,14	170	6,78	5,17	-	-	-
(b) Sugar		1	-	-	-	-	-	-	-	-
(c) Edible Oils & Vanaspati		15	2,70	1,98	34	2,98	2,68	-	-	-
(d) Tea Processing		2	13	1	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables		11	6,45	4,76	8	17	18	-	-	-
(f) Others		49	10,55	10,00	317	1,17	1,11	-	-	-
3. Beverage & Tobacco		9	78	27	11	6,80	6,76	-	-	-
4. Textiles		152	8,26	7,36	292	59,47	47,99	1	-	-
(a) Cotton Textiles		26	2,88	3,60	29	20,44	14,80	1	-	-
(b) Jute Textiles		2	5	4	6	40	39	-	-	-
(c) Handloom Textiles & Khadi		28	72	47	90	4,87	4,93	-	-	-
(d) Other Textiles		96	4,60	3,25	167	33,77	27,88	-	-	-
5. Paper, Paper Products & Printing		87	2,70	2,41	162	10,21	10,66	-	-	-
6. Leather & Leather Products		13	13	12	35	48	47	-	-	-
7. Rubber & Rubber Products		29	1,16	1,05	67	2,63	2,25	-	-	-
8. Chemicals & Chemical Products		109	4,88	6,00	220	30,16	28,26	1	8	4
(a) Heavy Industrial Chemicals		4	9	8	18	1,34	1,36	-	-	-
(b) Fertilisers		1	1	-	7	1,42	1,46	-	-	-
(c) Drugs & Pharmaceuticals		32	2,00	2,43	31	85	97	1	8	4
(d) Non-Edible Oils		8	18	32	2	7	6	-	-	-
(e) Other Chemicals & Chemical Products		64	2,60	3,17	162	26,47	24,41	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels		3	6	6	8	34	34	-	-	-
10. Manufacture of Cement & Cement Products		48	1,42	1,15	40	1,85	1,76	2	6,00	5,76
11. Basic Metals & Metal Products		233	7,85	6,62	389	46,68	36,26	-	-	-
(a) Iron & Steel		55	3,94	3,38	145	25,69	22,42	-	-	-
(b) Non-Ferrous Metals		5	87	85	8	23	19	-	-	-
(c) Other Metal Products		173	3,03	2,39	236	20,75	13,65	-	-	-
12. Engineering		178	39,31	34,87	290	37,35	33,26	1	48	48
(a) Heavy Engineering		16	9,67	8,74	18	1,28	87	-	-	-
(b) Light Engineering		42	2,26	1,95	110	23,39	20,70	1	48	48
(c) Electrical Machinery & Goods		30	10,65	9,78	53	2,69	2,24	-	-	-
(d) Electronic Machinery & Goods		90	16,73	14,40	109	9,98	9,44	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments		76	1,58	1,28	97	11,62	11,55	1	2,00	1,72
14. Other Industries		2,769	33,07	27,58	10,736	30,89	27,28	1	42	17
15. Electricity, Gas & Water		11	49	68	44	2,00	1,40	6	85,15	69,22
(a) Electricity Generation & Transmission		10	24	39	18	1,67	1,13	6	85,15	69,22
(b) Non-Conventional Energy		-	-	-	3	20	15	-	-	-
(c) Gas, Steam & Water Supply		1	25	29	23	14	12	-	-	-
16. Construction		21	33	29	54	8,46	8,36	1	7	4
III. TRANSPORT OPERATORS		3,422	63,64	44,48	4,041	88,86	64,35	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES		529	7,73	5,24	6,120	20,75	16,52	2	8	9
V. PERSONAL LOANS		19,260	82,35	69,02	40,584	120,03	104,22	54	33	29

1.	Loans for Purchase of Consumer Durables	6,375	10,94	10,43	2,390	3,94	3,19	-	-	-
2.	Loans for Housing	1,912	26,29	18,90	4,598	36,81	31,65	-	-	-
3.	Rest of the Personal Loans	10,973	45,13	39,68	33,596	79,27	69,37	54	33	29
VI.	TRADE	12,252	85,58	67,13	27,939	121,03	98,04	4	6	6
1.	Wholesale Trade	758	10,60	6,72	553	28,51	24,20	4	6	6
2.	Retail Trade	11,494	74,99	60,42	27,386	92,51	73,84	-	-	-
VII	FINANCE	14	72	41	43	5,98	3,38	-	-	-
VII	ALL OTHERS	1,096	9,67	7,26	14,031	48,05	42,62	-	-	-
I.	TOTAL BANK CREDIT	64,075	430,12	344,77	1,58,951	746,50	623,30	74	94,67	77,87
	OF WHICH: 1. Artisans & Village Industries	925	6,19	5,53	7,195	10,91	9,15	-	-	-
	2. Other Small Scale Industries	1,968	72,00	61,74	4,261	81,03	70,94	1	8	4

(c) Gas, Steam & Water Supply	-	-	-	-	-	-	24	39	41
16. Construction	3	1	1	-	-	-	79	8,87	8,70
III. TRANSPORT OPERATORS	1,823	20,45	13,82	18	49	33	9,304	173,44	122,99
IV. PROFESSIONAL AND OTHER SERVICES	1,416	1,72	1,49	14	11	3	8,081	30,39	23,37
V. PERSONAL LOANS	11,677	17,22	16,22	200	83	60	71,775	220,75	190,34
1. Loans for Purchase of Consumer Durables	843	1,09	93	12	3	2	9,620	16,00	14,57
2. Loans for Housing	601	2,30	2,53	21	5	5	7,132	65,45	53,13
3. Rest of the Personal Loans	10,233	13,84	12,77	167	74	53	55,023	139,31	122,63
VI. TRADE	7,478	12,74	10,74	151	1,80	1,72	47,824	221,22	177,69
1. Wholesale Trade	167	27	24	-	-	-	1,482	39,44	31,21
2. Retail Trade	7,311	12,48	10,50	151	1,80	1,72	46,342	181,78	146,48
VII FINANCE	3	5	5	2	51	-	62	7,25	3,84
VII ALL OTHERS	5,417	5,87	5,47	-	-	-	20,544	63,59	55,35
I.									
TOTAL BANK CREDIT	49,329	76,34	63,78	410	11,33	10,37	2,72,839	1358,96	1120,10
OF WHICH: 1. Artisans & Village Industries	4,099	2,85	2,66	-	-	-	12,219	19,95	17,33
2. Other Small Scale Industries	402	86	81	1	1,19	1,19	6,633	155,16	134,73