

Table No. 5.7 - State and Population 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	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	85,306	126,80	100,98	8,310	20,65	18,18
1. Direct Finance	84,343	117,69	97,17	7,675	17,85	15,69
2. Indirect Finance	963	9,10	3,81	635	2,80	2,49
II. INDUSTRY	17,998	310,68	272,83	3,635	184,19	154,53
1. Mining & Quarrying	81	2,26	2,07	32	1,38	1,16
2. Food Manufacturing & Processing	548	20,86	17,31	168	14,24	12,25
(a) Rice Mills, Flour & Dal Mills	217	8,57	7,36	48	2,31	1,40
(b) Sugar	-	-	-	-	-	1
(c) Edible Oils & Vanaspati	41	3,15	2,87	15	2,58	1,83
(d) Tea Processing	-	-	-	2	13	1
(e) Processing of Fruits & Vegetables	15	6,47	4,79	4	14	15
(f) Others	275	2,67	2,29	98	9,09	8,86
3. Beverage & Tobacco	11	7,01	6,72	9	56	31
4. Textiles	262	40,28	34,68	199	33,66	27,04
(a) Cotton Textiles	41	12,15	12,66	20	17,30	12,04
(b) Jute Textiles	2	5	4	6	40	38
(c) Handloom Textiles & Khadi	68	63	51	57	5,01	4,93
(d) Other Textiles	151	27,44	21,46	116	10,95	9,69
5. Paper, Paper Products & Printing	133	5,37	5,68	118	7,55	7,40
6. Leather & Leather Products	36	47	42	14	14	17
7. Rubber & Rubber Products	73	3,15	2,83	23	64	46
8. Chemicals & Chemical Products	272	32,61	31,78	61	2,51	2,52
(a) Heavy Industrial Chemicals	17	1,35	1,31	5	8	13
(b) Fertilisers	7	1,42	1,46	1	1	-
(c) Drugs & Pharmaceuticals	43	2,16	2,71	21	77	73
(d) Non-Edible Oils	6	19	31	4	6	7
(e) Other Chemicals & Chemical Products	199	27,49	25,99	30	1,59	1,59
9. Petroleum, Coal Products & Nuclear Fuels	7	18	15	4	23	25
10. Manufacture of Cement & Cement Products	40	8,08	7,54	52	1,21	1,15
11. Basic Metals & Metal Products	469	49,56	38,66	163	5,01	4,26
(a) Iron & Steel	155	27,07	23,61	46	2,56	2,20
(b) Non-Ferrous Metals	8	1,02	98	5	9	6
(c) Other Metal Products	306	21,47	14,07	112	2,36	2,01
12. Engineering	355	65,80	57,94	119	12,55	11,88
(a) Heavy Engineering	33	10,93	9,61	1	2	1
(b) Light Engineering	126	20,91	17,86	28	6,41	6,46
(c) Electrical Machinery & Goods	58	12,83	11,55	26	53	48
(d) Electronic Machinery & Goods	138	21,13	18,92	64	5,59	4,94
13. Vehicles, Vehicle Parts & Transport Equipments	129	14,72	14,13	46	49	42
14. Other Industries	15,494	50,61	43,23	2,575	17,21	14,94
15. Electricity, Gas & Water	43	1,69	1,65	18	85,95	69,65
(a) Electricity Generation & Transmission	18	1,27	1,19	16	85,80	69,55
(b) Non-Conventional Energy	2	5	5	1	15	10
(c) Gas, Steam & Water Supply	23	38	41	1	-	-
16. Construction	45	8,03	8,02	34	84	68
III. TRANSPORT OPERATORS	7,060	122,06	85,30	2,244	51,38	37,69
IV. PROFESSIONAL AND OTHER SERVICES	6,264	16,60	12,96	1,817	13,78	10,41
V. PERSONAL LOANS	53,651	147,74	127,09	18,124	73,01	63,25
1. Loans for Purchase of Consumer Durables	6,977	12,22	11,25	2,643	3,78	3,32
2. Loans for Housing	4,792	36,99	29,55	2,340	28,46	23,58
3. Rest of the Personal Loans	41,882	98,53	86,29	13,141	40,77	36,35
VI. TRADE	36,268	136,68	115,28	11,556	84,53	62,41
1. Wholesale Trade	877	26,58	24,55	605	12,86	6,66
2. Retail Trade	35,391	110,10	90,73	10,951	71,68	55,75
VII. FINANCE	28	29	20	34	6,96	3,64
VIII. ALL OTHERS	14,606	40,14	34,08	5,938	23,46	21,27

TOTAL BANK CREDIT	2,21,181	901,00	748,73	51,658	457,96	371,38
OF WHICH: 1. Artisans & Village Industries	10,950	15,51	13,86	1,269	4,44	3,47
2. Other Small Scale Industries	5,133	114,49	102,40	1,500	40,67	32,33

Note : There are no Urban and Metropolitan centres in Himachal Pradesh.