

**Table No. 5.9 - District-Wise Classification of Outstanding Credit of
Scheduled Commercial Banks According to Occupation - March
1998 (Part 2 of 25)**

NORTHERN REGION		STATE : HIMACHAL PRADESH				(Amount in Rupees Thousand)			
OCCUPATION		BILASPUR		CHAMBA		HAMIRPUR		KANGRA	
		No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
		1	2	3	4	5	6	7	8
I.	AGRICULTURE	5,129	5,41,54	5,417	5,49,04	6,059	8,01,52	17,480	19,01,93
	1. Direct Finance	5,090	5,22,06	5,086	5,19,20	5,585	7,45,81	17,153	18,47,43
	2. Indirect Finance	39	19,48	331	29,84	474	55,71	327	54,50
II.	INDUSTRY	972	2,27,60	1,470	7,38,13	1,702	4,15,21	3,846	37,91,79
	1. Mining & Quarrying	1	2,00	-	-	2	1,95	19	66,02
	2. Manufacturing & Processing	970	2,25,10	1,468	7,32,25	1,693	4,06,69	3,773	36,05,91
	3. Electricity, Gas & Water	-	-	-	-	2	1,84	29	52,04
	4. Construction	1	50	2	5,88	5	4,73	25	67,82
III.	TRANSPORT OPERATORS	687	10,58,84	671	6,51,70	552	7,63,09	1,778	16,58,99
IV.	PROFESSIONAL AND OTHER SERVICES	236	54,31	295	90,87	438	63,27	1,652	5,03,06
V.	PERSONAL LOANS	3,273	6,54,87	3,512	7,92,93	4,806	15,07,96	12,660	36,55,74
	1. Loans for Purchase of Consumer Durables	180	28,21	563	1,02,64	203	30,54	584	85,74
	2. Loans for Housing	766	2,24,06	166	96,50	427	4,27,40	1,406	11,66,17
	3. Rest of the Personal Loans	2,327	4,02,60	2,783	5,93,79	4,176	10,50,02	10,670	24,03,83
VI.	TRADE	3,034	7,30,21	3,383	8,47,16	3,933	12,14,15	8,113	28,84,57
	1. Wholesale Trade	53	62,56	45	26,73	83	46,06	199	3,70,00
	2. Retail Trade	2,981	6,67,65	3,338	8,20,43	3,850	11,68,09	7,914	25,14,57
VII.	FINANCE	-	-	2	29,99	2	2,14	6	64
VIII.	ALL OTHERS	525	91,11	1,674	2,78,49	1,088	2,17,51	4,866	6,76,44
TOTAL BANK CREDIT		13,856	33,58,48	16,424	39,78,31	18,580	49,84,85	50,401	150,73,16
OF WHICH:	1. Artisans & Village Industries	621	92,31	1,129	85,76	944	1,12,91	2,322	3,72,40
	2. Other Small Scale Industries	250	77,19	267	88,70	600	1,53,42	1,027	9,48,65

OCCUPATION	KINNAUR		KULU		LAHUL & SPITI		MANDI	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	9	10	11	12	13	14	15	16
I. AGRICULTURE	1,749	2,20,84	7,803	12,04,98	446	55,47	14,790	14,31,10
1. Direct Finance	1,748	2,20,61	7,627	11,37,32	446	55,47	14,743	13,88,53
2. Indirect Finance	1	23	176	67,66	-	-	47	42,57
II. INDUSTRY	282	7,45,94	2,431	8,10,53	143	16,09	4,872	10,19,03
1. Mining & Quarrying	-	-	11	7,44	-	-	11	16,99
2. Manufacturing & Processing	281	44,91	2,417	7,96,30	140	14,35	4,856	9,81,30
3. Electricity, Gas & Water	-	-	-	-	-	-	4	19,88
4. Construction	1	7,01,03	3	6,79	3	1,74	1	86
III. TRANSPORT OPERATORS	124	1,55,71	700	7,54,10	41	31,83	1,653	18,45,92
IV. PROFESSIONAL AND OTHER SERVICES	169	13,29	623	3,64,36	82	29,99	987	2,26,92
V. PERSONAL LOANS	835	2,18,28	5,341	13,66,49	364	78,28	13,845	28,59,89
1. Loans for Purchase of Consumer Durables	176	33,81	1,319	1,66,23	286	60,09	2,939	3,38,53
2. Loans for Housing	88	60,65	395	2,78,17	-	-	864	7,04,16
3. Rest of the Personal Loans	571	1,23,82	3,627	9,22,09	78	18,19	10,042	18,17,20
VI. TRADE	673	1,98,64	5,031	15,39,85	219	1,06,48	8,051	21,79,61
1. Wholesale Trade	45	12,07	101	1,25,37	34	1,76	162	1,07,86
2. Retail Trade	628	1,86,57	4,930	14,14,48	185	1,04,72	7,889	20,71,75
VII. FINANCE	-	-	4	4,95	-	-	12	1,33,51
VIII. ALL OTHERS	184	28,91	1,154	1,82,45	1	56	3,028	4,03,84
TOTAL BANK CREDIT	4,016	15,81,61	23,087	62,27,71	1,296	3,18,70	47,238	100,99,82

OF	1. Artisans & Village Industries	226	22,94	1,563	1,40,99	43	4,78	3,183	2,91,29
WHICH:	2. Other Small Scale Industries	33	9,81	422	3,24,87	90	5,15	1,348	4,82,70

OCCUPATION		SIMLA		SIRMAUR		SOLAN		UNA	
		No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
		Accounts	Out- standing	Accounts	Out- standing	Accounts	Out- standing	Accounts	Out- standing
		17	18	19	20	21	22	23	24
I.	AGRICULTURE	14,799	22,46,14	6,533	6,95,85	7,839	14,01,77	5,572	8,66,09
	1. Direct Finance	14,701	21,09,54	6,532	6,94,47	7,737	11,84,32	5,570	8,61,76
	2. Indirect Finance	98	1,36,60	1	1,38	102	2,17,45	2	4,33
II.	INDUSTRY	1,479	98,46,60	1,141	40,54,64	1,738	183,88,15	1,557	26,82,79
	1. Mining & Quarrying	6	19,08	52	1,47,35	7	50,28	4	11,93
	2. Manufacturing & Processing	1,432	28,29,49	1,088	39,07,26	1,711	182,01,74	1,551	26,67,54
	3. Electricity, Gas & Water	14	69,34,17	1	3	11	1,22,39	-	-
	4. Construction	27	63,86	-	-	9	13,74	2	3,32
III.	TRANSPORT OPERATORS	1,400	26,93,82	333	4,34,77	811	14,66,12	554	7,83,92
IV.	PROFESSIONAL AND OTHER SERVICES	1,814	5,87,67	540	77,05	803	2,32,82	442	93,87
V.	PERSONAL LOANS	12,939	37,90,26	3,425	10,39,95	6,285	18,99,98	4,490	11,69,06
	1. Loans for Purchase of Consumer Durables	2,174	4,27,46	464	87,50	631	82,97	101	13,18
	2. Loans for Housing	1,528	11,58,16	336	2,93,69	686	6,08,90	470	2,95,45
	3. Rest of the Personal Loans	9,237	22,04,64	2,625	6,58,76	4,968	12,08,11	3,919	8,60,43
VI.	TRADE	5,964	27,46,89	2,796	9,39,34	4,035	33,15,15	2,592	10,66,89
	1. Wholesale Trade	173	2,28,59	346	1,34,26	118	18,71,60	123	1,34,10
	2. Retail Trade	5,791	25,18,30	2,450	8,05,08	3,917	14,43,55	2,469	9,32,79
VII.	FINANCE	24	2,03,72	9	5,58	1	1,69	2	1,30
VIII.	ALL OTHERS	3,546	17,77,74	627	1,89,71	2,632	14,62,83	1,219	2,25,43
TOTAL BANK CREDIT		41,965	238,92,84	15,404	74,36,89	24,144	281,68,51	16,428	68,89,35
OF	1. Artisans & Village Industries	587	82,64	441	1,26,95	379	1,22,75	781	2,77,49
WHICH:	2. Other Small Scale Industries	537	8,68,24	490	21,69,68	966	68,14,49	603	15,29,95