

Table No. 5.7 - State and Population Group - Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March 1999 (Part 2 of 32)

NORTHERN REGION

STATE : HIMACHAL PRADESH

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	79,942	153,44	121,16	7,061	29,84	25,09
1. Direct Finance	78,936	148,02	116,60	6,842	20,40	16,13
2. Indirect Finance	1,006	5,42	4,57	219	9,44	8,96
II. INDUSTRY	27,342	357,70	313,62	5,604	221,84	180,81
1. Mining & Quarrying	31	2,41	1,87	31	1,92	1,89
2. Food Manufacturing & Processing	233	29,06	24,87	64	4,66	3,48
(a) Rice Mills, Flour & Dal Mills	121	10,56	8,23	26	1,35	1,00
(b) Sugar	1	3	3	-	-	-
(c) Edible Oils & Vanaspati	27	4,35	4,03	4	2,77	1,99
(d) Tea Processing	-	-	-	2	13	11
(e) Processing of Fruits & Vegetables	13	7,74	7,07	1	12	12
(f) Others	71	6,37	5,51	31	29	26
3. Beverage & Tobacco	10	6,75	7,02	5	47	20
4. Textiles	147	35,69	37,13	119	29,32	24,11
(a) Cotton Textiles	34	15,22	18,85	23	4,71	1,80
(b) Jute Textiles	1	10	11	1	4	4
(c) Handloom Textiles & Khadi	25	66	64	39	6,18	5,87
(d) Other Textiles	87	19,70	17,53	56	18,38	16,41
5. Paper, Paper Products & Printing	103	7,42	7,34	86	6,89	6,65
6. Leather & Leather Products	18	92	83	8	16	16
7. Rubber & Rubber Products	44	2,65	2,09	23	69	63
8. Chemicals & Chemical Products	185	36,23	31,19	68	7,05	6,19
(a) Heavy Industrial Chemicals	13	10,54	9,07	1	3	3
(b) Fertilisers	7	1,73	1,64	-	-	-
(c) Drugs & Pharmaceuticals	28	2,26	1,57	26	1,98	1,65
(d) Non-Edible Oils	3	14	9	3	14	6
(e) Other Chemicals & Chemical Products	134	21,56	18,82	38	4,90	4,44
9. Petroleum, Coal Products & Nuclear Fuels	5	11,32	1,56	3	1,07	1,08
10. Manufacture of Cement & Cement Products	36	7,87	7,39	21	1,99	1,84
11. Basic Metals & Metal Products	239	52,15	44,75	84	10,68	8,76
(a) Iron & Steel	103	27,33	27,53	20	1,98	1,68
(b) Non-Ferrous Metals	14	3,79	2,62	4	8	5
(c) Other Metal Products	122	21,03	14,61	60	8,61	7,03
12. Engineering	200	44,79	40,13	111	9,49	9,55
(a) Heavy Engineering	13	1,94	1,63	2	4	2
(b) Light Engineering	90	16,48	14,91	24	6,99	7,32
(c) Electrical Machinery & Goods	62	9,50	8,25	71	1,32	1,10
(d) Electronic Machinery & Goods	35	16,87	15,34	14	1,14	1,11
13. Vehicles, Vehicle Parts & Transport Equipments	65	19,54	18,66	48	13,38	13,53
14. Other Industries	25,558	89,55	78,30	4,387	23,77	20,44
15. Electricity, Gas & Water	15	1,76	1,47	12	107,17	79,72
(a) Electricity Generation & Transmission	13	1,69	1,42	11	107,02	79,63
(b) Non-Conventional Energy	-	-	-	1	15	10
(c) Gas, Steam & Water Supply	2	8	5	-	-	-
16. Construction	453	9,57	9,02	534	3,15	2,59
III. TRANSPORT OPERATORS	11,469	137,69	92,10	6,323	73,11	52,02
IV. PROFESSIONAL AND OTHER SERVICES	6,096	20,52	15,65	1,657	17,54	14,79
V. PERSONAL LOANS	65,353	185,91	154,74	30,972	114,13	97,72
1. Loans for Purchase of Consumer Durables	5,509	13,26	10,38	9,534	23,13	21,37
2. Loans for Housing	5,876	45,52	39,49	2,745	39,10	32,78
3. Rest of the Personal Loans	53,968	127,13	104,87	18,693	51,90	43,57
VI. TRADE	66,471	177,40	147,56	11,169	92,83	71,40
1. Wholesale Trade	964	15,57	12,90	751	16,36	11,76
2. Retail Trade	65,507	161,82	134,66	10,418	76,47	59,64
VII. FINANCE	345	1,37	1,12	30	6,90	2,05
VIII. ALL OTHERS	13,543	39,37	33,82	8,074	61,87	46,82

TOTAL BANK CREDIT	2,70,561	1073,39	879,77	70,890	618,06	490,70
<i>OF WHICH:</i> 1. Artisans & Village Industries	16,872	29,53	24,41	2,067	5,81	4,62
2. Other Small Scale Industries	7,361	119,21	102,52	2,850	36,19	33,35

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