

**Table No. 5.9 - District-Wise Classification of Outstanding Credit of
Scheduled Commercial Banks According to Occupation - March
1999 (Part 2 of 22)**

NORTHERN REGION		STATE : HIMACHAL PRADESH				(Amount in Rupees Thousand)			
OCCUPATION		BILASPUR		CHAMBA		HAMIRPUR		KANGRA	
		No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
		Accounts	Out- standing	Accounts	Out- standing	Accounts	Out- standing	Accounts	Out- standing
		1	2	3	4	5	6	7	8
I. AGRICULTURE		4,855	6,95,31	4,183	3,78,47	5,698	8,84,13	16,703	25,13,02
1. Direct Finance		4,770	6,68,43	4,044	3,58,20	5,655	8,73,63	16,281	24,31,03
2. Indirect Finance		85	26,88	139	20,27	43	10,50	422	81,99
II. INDUSTRY		3,115	4,75,80	3,019	9,28,87	2,739	7,01,17	7,116	45,90,81
1. Mining & Quarrying		1	2,70	-	-	2	1,41	10	80,41
2. Manufacturing & Processing		2,733	4,22,11	3,019	9,28,87	2,423	6,17,79	7,090	44,25,53
3. Electricity, Gas & Water		-	-	-	-	1	1,07	4	18,86
4. Construction		381	50,99	-	-	313	80,90	12	66,01
III. TRANSPORT OPERATORS		677	8,17,37	1,660	8,22,92	824	10,67,17	5,633	23,70,86
IV. PROFESSIONAL AND OTHER SERVICES		203	52,31	267	1,20,78	414	76,09	1,585	6,71,46
V. PERSONAL LOANS		3,595	8,50,98	5,536	10,14,98	5,119	12,48,54	18,644	49,73,63
1. Loans for Purchase of Consumer Durables		328	79,32	311	51,12	273	52,20	1,346	2,57,88
2. Loans for Housing		268	1,95,20	286	2,07,37	567	4,41,97	2,235	15,69,94
3. Rest of the Personal Loans		2,999	5,76,46	4,939	7,56,49	4,279	7,54,37	15,063	31,45,81
VI. TRADE		2,794	10,42,44	7,317	12,05,84	4,162	14,74,97	16,212	40,76,70
1. Wholesale Trade		154	1,53,48	82	52,51	239	1,55,58	272	5,25,89
2. Retail Trade		2,640	8,88,96	7,235	11,53,33	3,923	13,19,39	15,940	35,50,81
VII. FINANCE		202	21,81	2	45,76	12	3,69	4	3,27
VIII. ALL OTHERS		402	1,05,99	1,391	2,98,98	1,198	2,90,81	3,800	9,24,70
TOTAL BANK CREDIT		15,843	40,62,01	23,375	48,16,60	20,166	57,46,57	69,697	201,24,45
OF WHICH: 1. Artisans & Village Industries		2,367	2,87,01	2,558	2,40,71	1,538	2,84,81	3,655	5,91,08
2. Other Small Scale Industries		350	1,19,88	459	1,24,90	849	2,61,49	1,310	11,48,72

		(Amount in Rupees Thousand)							
OCCUPATION		KINNAUR		KULU		LAHUL & SPITI		MANDI	
		No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
		Accounts	Out- standing	Accounts	Out- standing	Accounts	Out- standing	Accounts	Out- standing
		9	10	11	12	13	14	15	16
I. AGRICULTURE		2,311	2,84,76	7,231	12,29,00	753	1,21,24	13,680	18,05,19
1. Direct Finance		2,311	2,84,76	7,222	12,04,20	746	1,20,89	13,441	16,07,67
2. Indirect Finance		-	-	9	24,80	7	35	239	1,97,52
II. INDUSTRY		500	7,65,85	2,775	10,44,02	392	39,05	5,071	11,27,65
1. Mining & Quarrying		-	-	1	2,28	-	-	8	19,30
2. Manufacturing & Processing		499	64,82	2,755	10,35,70	392	39,05	4,938	10,89,33
3. Electricity, Gas & Water		-	-	-	-	-	-	-	-
4. Construction		1	7,01,03	19	6,04	-	-	125	19,02
III. TRANSPORT OPERATORS		111	1,38,62	1,266	10,69,90	66	49,05	3,037	18,85,50
IV. PROFESSIONAL AND OTHER SERVICES		407	53,06	583	3,42,27	8	4,32	1,010	1,91,28
V. PERSONAL LOANS		1,501	3,13,59	10,004	23,73,70	372	82,19	14,921	32,93,03
1. Loans for Purchase of Consumer Durables		250	42,94	4,656	8,42,86	39	9,79	1,323	2,42,79
2. Loans for Housing		97	86,05	388	4,60,30	1	1,28	1,115	10,29,55
3. Rest of the Personal Loans		1,154	1,84,60	4,960	10,70,54	332	71,12	12,483	20,20,69
VI. TRADE		988	2,33,35	7,123	17,67,27	641	1,36,57	11,612	30,14,47
1. Wholesale Trade		2	5,95	90	1,16,36	6	2,46	399	6,03,03
2. Retail Trade		986	2,27,40	7,033	16,50,91	635	1,34,11	11,213	24,11,44
VII. FINANCE		-	-	64	20,49	-	-	8	8,47
VIII. ALL OTHERS		97	18,14	633	1,38,03	-	-	2,885	5,38,13
TOTAL BANK CREDIT		5,915	18,07,37	29,679	79,84,68	2,232	4,32,42	52,224	118,63,72
OF WHICH: 1. Artisans & Village Industries		317	40,80	1,971	2,61,13	264	20,54	2,949	3,22,76
2. Other Small Scale Industries		164	21,52	707	5,59,73	107	16,40	2,223	7,54,88

		(Amount in Rupees Thousand)							
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	14,001	27,93,32	6,138	9,39,01	6,567	19,75,64	4,883	10,05,56
1. Direct Finance	13,920	22,69,82	6,068	9,27,39	6,465	15,67,06	4,855	9,59,06
2. Indirect Finance	81	5,23,50	70	11,62	102	4,08,58	28	46,50
II. INDUSTRY	1,955	117,41,53	1,326	40,60,32	2,650	210,26,93	2,288	29,40,61
1. Mining & Quarrying	9	45,00	20	1,46,86	9	70,30	2	7,09
2. Manufacturing & Processing	1,847	35,23,63	1,304	39,08,62	2,588	208,03,27	2,282	29,27,74
3. Electricity, Gas & Water	11	79,62,65	-	-	11	1,36,93	-	-
4. Construction	88	2,10,25	2	4,84	42	16,43	4	5,78
III. TRANSPORT OPERATORS	2,429	37,23,64	411	5,34,25	735	13,17,69	943	6,15,06
IV. PROFESSIONAL AND OTHER SERVICES	1,585	7,43,56	683	1,16,24	616	5,46,71	392	1,26,45
V. PERSONAL LOANS	17,559	56,43,70	6,016	15,02,74	7,993	25,61,90	5,065	13,87,03
1. Loans for Purchase of Consumer Durables	4,328	11,57,58	719	1,82,75	970	1,76,11	500	79,42
2. Loans for Housing	1,693	15,46,81	423	4,26,14	1,054	8,87,51	494	3,74,87
3. Rest of the Personal Loans	11,538	29,39,31	4,874	8,93,85	5,969	14,98,28	4,071	9,32,74
VI. TRADE	12,164	42,63,72	5,229	13,01,48	6,481	22,09,06	2,917	11,69,59
1. Wholesale Trade	139	2,47,40	205	1,63,92	87	3,22,67	40	1,16,09
2. Retail Trade	12,025	40,16,32	5,024	11,37,56	6,394	18,86,39	2,877	10,53,50
VII. FINANCE	50	1,55,67	3	22,28	3	70	27	34,86
VIII. ALL OTHERS	4,781	33,93,47	1,087	2,99,96	3,844	15,83,39	1,499	4,72,81
TOTAL BANK CREDIT	54,524	324,58,61	20,893	87,76,28	28,889	312,22,02	18,014	77,51,97
OF WHICH: 1. Artisans & Village Industries	739	1,60,09	591	1,12,55	779	2,52,52	1,211	3,29,53
2. Other Small Scale Industries	884	10,02,04	622	24,12,27	1,419	54,75,06	1,117	16,90,15