

State : Himachal Pradesh

**Table No. 5.7 – State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation
March 2001**

NORTHERN REGION		(Amount in Rupees Lakh)					
		RURAL			SEMI-URBAN		
OCCUPATION		No. of	Credit	Amount	No. of	Credit	Amount
		Accounts	Limit Outstanding		Accounts	Limit Outstanding	
		1	2	3	4	5	6
I.	AGRICULTURE	93,037	210,56	159,19	9,081	44,40	35,59
	1. Direct Finance	91,322	201,27	151,84	8,835	32,16	25,10
	2. Indirect Finance	1,715	9,29	7,35	246	12,24	10,48
II.	INDUSTRY	25,178	467,55	410,09	5,038	374,30	325,45
	1. Mining & Quarrying	56	4,97	3,90	27	1,89	1,54
	2. Food Manufacturing & Processing	259	36,77	29,86	117	18,66	16,13
	(a) Rice Mills, Flour & Dal Mills	107	15,77	10,39	48	1,94	2,14
	(b) Sugar	4	12	9	1	5	5
	(c) Edible Oils & Vanaspati	42	6,50	5,91	6	3,13	1,85
	(d) Tea Processing	1	4	4	8	29	24
	(e) Processing of Fruits & Vegetables	10	6,21	6,09	5	37	34
	(f) Others	95	8,13	7,34	49	12,89	11,51
	3. Beverage & Tobacco	7	1,71	1,64	13	95	64
	4. Textiles	166	62,87	55,34	138	25,24	23,14
	(a) Cotton Textiles	48	29,59	23,95	8	3,68	1,04
	(b) Jute Textiles	—	—	—	7	21	18
	(c) Handloom Textiles & Khadi	31	47	41	74	7,05	7,08
	(d) Other Textiles	87	32,80	30,98	49	14,31	14,85
	5. Paper, Paper Products & Printing	97	5,59	5,90	76	4,24	5,20
	6. Leather & Leather Products	85	75	48	19	33	36
	7. Rubber & Rubber Products	84	3,00	2,79	59	1,54	1,31
	8. Chemicals & Chemical Products	219	73,73	46,21	74	26,33	23,93
	(a) Heavy Industrial Chemicals	12	9,11	6,11	9	57	50
	(b) Fertilisers	3	34	36	—	—	—
	(c) Drugs & Pharmaceuticals	33	26,41	7,60	29	16,80	14,39
	(d) Non-Edible Oils	5	31	28	6	30	27
	(e) Other Chemicals & Chemical Products	166	37,57	31,86	30	8,66	8,76
	9. Petroleum, Coal Products & Nuclear Fuels	5	41	37	4	45	44
	10. Manufacture of Cement & Cement Products	55	2,09	1,82	24	2,06	2,01
	11. Basic Metals & Metal Products	371	77,88	84,04	107	12,71	10,34
	(a) Iron & Steel	80	42,58	53,70	15	1,21	1,17
	(b) Non-Ferrous Metals	32	8,28	6,85	—	—	—
	(c) Other Metal Products	259	27,01	23,49	92	11,51	9,17
	12. Engineering	237	58,17	54,01	141	6,47	5,00
	(a) Heavy Engineering	22	8,02	5,86	21	3,43	2,94
	(b) Light Engineering	80	17,01	18,78	34	92	44
	(c) Electrical Machinery & Goods	106	10,86	9,94	66	1,25	87
	(d) Electronic Machinery & Goods	29	22,28	19,42	20	86	76
	13. Vehicles, Vehicle Parts & Transport Equipments	99	20,51	19,54	25	21,41	19,58
	14. Other Industries	23,241	91,85	77,31	3,871	89,91	85,62
	15. Electricity, Gas & Water	4	20,11	20,08	9	158,40	128,26
	(a) Electricity Generation & Transmission	1	20,00	20,00	8	158,35	128,20
	(b) Non-Conventional Energy	2	7	5	—	—	—
	(c) Gas, Steam & Water Supply	1	4	3	1	5	5
	16. Construction	193	7,16	6,81	334	3,71	1,95
III.	TRANSPORT OPERATORS	8,651	135,29	82,13	2,450	83,19	47,31
IV.	PROFESSIONAL AND OTHER SERVICES	7,903	35,75	28,00	2,668	29,94	22,05
V.	PERSONAL LOANS	95,244	334,22	275,04	38,285	233,41	193,90
	1. Loans for Purchase of Consumer Durables	8,218	23,87	18,30	3,970	12,27	9,43
	2. Loans for Housing	14,076	106,81	89,65	7,809	130,45	109,93
	3. Rest of the Personal Loans	72,950	203,53	167,09	26,506	90,69	74,53
VI.	TRADE	25,652	140,18	111,17	8,655	111,73	93,31
	1. Wholesale Trade	1,315	30,13	23,78	535	31,33	24,37
	2. Retail Trade	24,337	110,05	87,38	8,120	80,39	68,94
VII.	FINANCE	9	56	48	12	2,83	2,75
VIII.	ALL OTHERS	16,819	71,65	62,55	9,430	93,81	54,37
TOTAL BANK CREDIT		2,72,493	1395,76	1128,66	75,619	973,59	774,72
OF WHICH: 1. Artisans & Village Industries		12,988	27,12	20,94	1,421	5,30	4,33

2. Other Small Scale Industries	8,954	147,10	127,53	2,271	49,72	44,49
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Note : There are no Urban and Metropolitan Centres in Himachal Pradesh.
