

State : Himachal Pradesh

Table No. 5.9 – District-Wise Classification Of Outstanding Credit of Scheduled Commercial Banks According to occupation – March 2001

(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	6,461	10,22,97	4,783	5,71,45	9,023	14,69,33	19,969	36,03,11
1. Direct Finance	6,296	9,69,54	4,498	4,92,48	9,013	14,61,24	19,427	34,71,40
2. Indirect Finance	165	53,43	285	78,97	10	8,09	542	1,31,71
II. INDUSTRY	1,090	3,59,37	3,134	5,89,74	2,234	7,25,12	5,185	73,82,89
1. Mining & Quarrying	—	—	1	7,04	2	7,27	31	2,43,36
2. Manufacturing & Processing	984	3,33,57	3,133	5,82,70	2,025	6,30,54	5,118	70,46,89
3. Electricity, Gas & Water	—	—	—	—	1	3,46	2	4,60
4. Construction	106	25,80	—	—	206	83,85	34	88,04
III. TRANSPORT OPERATORS	434	6,05,51	2,661	8,65,13	603	8,94,69	1,717	20,14,08
IV. PROFESSIONAL AND OTHER SERVICES	357	85,60	510	2,58,41	478	1,67,27	2,323	9,21,03
V. PERSONAL LOANS	5,162	13,81,61	6,635	17,14,26	6,094	21,64,80	30,299	99,04,05
1. Loans for Purchase of Consumer Durables	307	45,44	607	1,40,35	256	86,18	2,417	6,00,65
2. Loans for Housing	882	4,67,97	686	4,01,00	1,266	8,75,79	4,903	35,70,44
3. Rest of the Personal Loans	3,973	8,68,20	5,342	11,72,91	4,572	12,02,83	22,979	57,32,96
VI. TRADE	1,020	7,21,86	3,552	10,83,22	2,483	10,53,08	7,728	44,03,60
1. Wholesale Trade	52	67,44	56	95,04	46	1,37,16	478	12,18,11
2. Retail Trade	968	6,54,42	3,496	9,88,18	2,437	9,15,92	7,250	31,85,49
VII. FINANCE	720	4,15,34	1	1,85	—	—	—	—
VIII. ALL OTHERS	—	—	3,153	6,57,57	1,371	3,91,23	3,794	15,12,42
TOTAL BANK CREDIT:	15,244	45,92,26	24,429	57,41,63	22,286	68,65,52	71,015	297,41,18
<i>OF WHICH</i> 1. Artisans & Village Industries	617	1,27,45	2,157	3,39,61	1,211	2,11,18	2,166	3,85,97
2. Other Small Scale Industries	299	1,37,74	456	1,21,16	758	2,93,85	2,328	18,73,13

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	2,248	2,99,16	8,453	16,18,96	749	1,17,93	14,283	22,01,74
1. Direct Finance	2,203	2,96,98	7,996	15,30,19	749	1,17,93	14,096	18,29,58
2. Indirect Finance	45	2,18	457	88,77	—	—	187	3,72,16
II. INDUSTRY	284	5,36,22	3,396	48,47,13	237	28,88	5,125	18,37,25
1. Mining & Quarrying	—	—	5	21,60	—	—	5	21,80
2. Manufacturing & Processing	283	85,46	3,378	28,16,63	237	28,88	4,997	17,08,63
3. Electricity, Gas & Water	—	—	1	20,00,00	—	—	1	5,25
4. Construction	1	4,50,76	12	8,90	—	—	122	1,01,57
III. TRANSPORT OPERATORS	73	1,30,86	1,104	14,29,56	19	16,26	2,544	18,78,90
IV. PROFESSIONAL AND OTHER SERVICES	188	38,60	804	5,17,00	44	19,63	1,015	3,65,70
V. PERSONAL LOANS	1,565	4,41,64	8,980	31,01,35	351	1,19,69	21,854	53,84,43
1. Loans for Purchase of Consumer Durables	51	16,26	780	1,89,95	36	3,92	2,062	4,48,65
2. Loans for Housing	191	1,59,77	1,244	12,49,25	30	32,53	2,267	15,70,60
3. Rest of the Personal Loans	1,323	2,65,61	6,956	16,62,15	285	83,24	17,525	33,65,18
VI. TRADE	202	87,36	2,497	14,25,37	275	1,00,96	5,884	29,96,09
1. Wholesale Trade	7	2,94	298	2,22,93	43	12,99	271	8,02,25
2. Retail Trade	195	84,42	2,199	12,02,44	232	87,97	5,613	21,93,84
VII. FINANCE	—	—	1	75	—	—	1	3,26
VIII. ALL OTHERS	118	71,87	1,097	3,13,59	38	18,35	2,702	7,26,55
TOTAL BANK CREDIT	4,678	16,05,71	26,332	132,53,71	1,713	4,21,70	53,408	153,93,92
<i>OF WHICH</i> 1. Artisans & Village Industries	241	41,50	2,236	4,34,96	125	15,34	2,754	3,30,74
2. Other Small Scale Industries	28	3,11	748	6,16,22	107	11,19	1,317	8,09,74

OCCUPATION	SIMLA		SIRMAUR		SOLAN		UNA	
	No. of Accounts	Amount Out- Standing	No. Of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	17	18	19	20	21	22	23	24
I. AGRICULTURE	11,551	28,67,25	6,532	9,39,31	9,668	25,16,52	8,398	22,50,23
1. Direct Finance	11,481	23,10,28	6,396	8,91,47	9,629	23,15,65	8,373	20,07,39

2. Indirect Finance	70	5,56,97	136	47,84	39	2,00,87	25	2,42,84
II. INDUSTRY	1,732	175,58,10	1,738	54,77,96	3,944	318,75,10	2,117	23,36,17
1. Mining & Quarrying	12	59,11	12	88,56	14	86,51	1	9,22
2. Manufacturing & Processing	1,685	46,08,71	1,722	53,84,19	3,928	317,86,41	2,103	22,87,12
3. Electricity, Gas & Water	8	128,20,40	—	—	—	—	—	—
4. Construction	27	69,88	4	5,21	2	2,18	13	39,83
III. TRANSPORT OPERATORS	949	34,97,25	164	1,97,94	586	10,64,62	247	3,49,39
IV. PROFESSIONAL AND OTHER SERVICES	2,224	12,93,39	990	1,98,52	1,089	9,17,87	549	2,22,13
V. PERSONAL LOANS	24,512	132,12,22	6,582	20,81,41	11,729	46,57,96	9,766	27,30,14
1. Loans for Purchase of Consumer Durables	2,688	6,02,82	657	1,18,21	1,880	4,27,37	447	93,09
2. Loans for Housing	4,662	78,31,27	1,340	8,41,10	3,037	21,28,37	1,377	8,29,99
3. Rest of the Personal Loans	17,162	47,78,13	4,585	11,22,10	6,812	21,02,22	7,942	18,07,06
VI. TRADE	4,898	44,22,10	1,971	9,75,73	2,140	21,51,29	1,657	10,27,33
1. Wholesale Trade	171	10,64,63	189	2,19,30	182	8,41,14	57	1,31,75
2. Retail Trade	4,727	33,57,47	1,782	7,56,43	1,958	13,10,15	1,600	8,95,58
VII. FINANCE	7	1,17,34	1	11,63	8	1,45,15	2	42,91
VIII. ALL OTHERS	6,423	36,26,14	1,098	4,55,72	4,112	30,08,82	1,623	4,94,51
TOTAL BANK CREDIT	52,296	465,93,79	19,076	103,38,22	33,276	463,37,33	24,359	94,52,81
<i>OF WHICH:</i>								
1. Artisans & Village Industries	645	1,26,15	236	51,60	1,085	2,74,18	936	1,88,93
2. Other Small Scale Industries	703	6,64,82	1,209	39,32,63	2,373	72,94,06	899	14,44,77