

State : Himachal Pradesh

Tableno.5.6 – State and Bank Group-wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation–March 2002

NORTHERN REGION		(Amount in Rupees Lakh)				
OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	30,223	125,82	99,25	60,030	200,27	160,03
1. Direct Finance	29,334	91,46	68,15	58,751	179,83	141,72
2. Indirect Finance	889	34,35	31,10	1,279	20,44	18,31
II. INDUSTRY	7,071	162,86	133,31	11,991	624,05	574,48
1. Mining & Quarrying	39	2,89	2,32	45	3,47	3,47
2. Food Manufacturing & Processing	329	28,85	24,88	154	12,36	9,87
(a) Rice Mills, Flour & Dal Mills	162	8,68	7,39	74	6,08	4,69
(b) Sugar	—	—	—	4	25	20
(c) Edible Oils & Vanaspati	17	3,87	2,51	13	1,32	1,22
(d) Tea Processing	2	9	10	2	9	8
(e) Processing of Fruits & Vegetables	9	3,11	2,67	6	55	48
(f) Others	139	13,11	12,22	55	4,07	3,20
3. Beverage & Tobacco	11	4,76	4,43	14	6,26	6,81
4. Textiles	451	8,93	7,14	259	39,12	37,02
(a) Cotton Textiles	16	3,57	3,00	23	13,52	13,38
(b) Jute & Other Natural Fibre Textiles	11	18	13	1	2	2
(c) Handloom Textiles & Khadi	309	1,82	1,34	144	2,33	2,32
(d) Other Textiles & Textile Products	115	3,35	2,68	91	23,24	21,30
5. Paper, Paper Products & Printing	107	6,13	4,86	86	3,95	3,03
6. Leather & Leather Products	60	60	39	32	57	36
7. Rubber & Plastic Products	139	16,20	14,79	103	24,99	21,15
8. Chemicals & Chemical Products	100	17,35	11,47	93	17,39	12,66
(a) Heavy Industrial Chemicals	3	19	20	6	7,69	5,05
(b) Fertilisers	2	24	12	—	—	—
(c) Drugs & Pharmaceuticals	50	13,74	8,43	32	3,24	2,91
(d) Non-Edible Oils	5	23	18	5	67	38
(e) Other Chemicals & Chemical Products	40	2,95	2,54	50	5,80	4,32
9. Petroleum, Coal Products & Nuclear Fuels	3	60	62	—	—	—
10. Manufacture of Cement & Cement Products	44	1,88	1,57	19	63	61
11. Basic Metals & Metal Products	224	11,96	10,17	337	46,10	40,78
(a) Iron & Steel	34	4,94	3,81	45	14,13	12,03
(b) Non-Ferrous Metals	3	17	16	6	1,35	79
(c) Metal Products	187	6,85	6,19	286	30,62	27,96
12. Engineering	330	30,41	26,44	162	19,19	15,93
(a) Heavy Engineering	16	2,54	2,40	22	4,58	4,32
(b) Light Engineering	64	2,65	2,08	45	5,70	3,54
(c) Electrical Machinery & Goods	206	6,74	5,96	68	4,57	3,90
(d) Electronic Machinery & Goods	44	18,48	16,00	27	4,33	4,17
13. Vehicles, Vehicle Parts & Transport Equipments	51	1,09	73	79	9,68	9,42
14. Other Industries	5,076	27,24	20,03	10,225	67,05	58,17
15. Electricity, Gas & Water	2	8	8	16	354,21	339,80

(a) Electricity Generation & Transmission	—	—	—	13	353,89	339,52
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	2	8	8	3	32	28
16. Construction	105	3,90	3,36	367	19,07	15,40
III. TRANSPORT OPERATORS	3,493	84,92	45,67	4,023	97,27	73,16
IV. PROFESSIONAL AND OTHER SERVICES	1,771	33,37	21,93	4,422	114,38	102,55
V. PERSONAL LOANS	53,111	301,61	242,02	51,441	321,67	271,56
1. Loans for Purchase of Consumer Durables	5,560	24,97	16,36	4,941	16,95	13,04
2. Loans for Housing	7,764	118,92	98,73	6,122	103,43	91,29
3. Rest of the Personal Loans	39,787	157,72	126,92	40,378	201,30	167,23
VI. TRADE	16,301	156,76	124,18	24,182	196,52	165,83
1. Wholesale Trade	752	29,50	24,16	509	38,59	36,08
2. Retail Trade	15,549	127,25	100,02	23,673	157,93	129,74
VII. FINANCE	197	4,83	2,85	87	3,59	3,31
VIII. ALL OTHERS	7,170	167,34	134,95	11,361	109,46	96,42
TOTAL BANK CREDIT	1,19,337	1037,51	804,15	1,67,537	1667,21	1447,34
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	2,302	40,64	34,02	5,793	21,09	16,52
2. Other Small Scale Industries	4,010	47,87	40,75	4,687	90,61	75,98

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	7	8	9	10	11	12
I. AGRICULTURE	—	—	—	15,701	29,31	21,74
1. Direct Finance	—	—	—	14,386	26,29	19,35
2. Indirect Finance	—	—	—	1,315	3,03	2,39
II. INDUSTRY	3	10,61	10,61	4,782	12,61	9,78
1. Mining & Quarrying	—	—	—	3	17	10
2. Food Manufacturing & Processing	—	—	—	40	91	65
(a) Rice Mills, Flour & Dal Mills	—	—	—	26	70	46
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	2	2	2
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	2	9	9
(f) Others	—	—	—	10	10	8
3. Beverage & Tobacco	—	—	—	1	2	1
4. Textiles	—	—	—	27	1,17	87
(a) Cotton Textiles	—	—	—	2	8	6
(b) Jute & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	16	64	43
(d) Other Textiles & Textile Products	—	—	—	9	46	38
5. Paper, Paper Products & Printing	—	—	—	1	4	1
6. Leather & Leather Products	—	—	—	1	—	—
7. Rubber & Plastic Products	—	—	—	1	—	—
8. Chemicals & Chemical Products	1	10,00	10,00	—	—	—
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	1	10,00	10,00	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	—	—	—	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	7	7	5

11. Basic Metals & Metal Products	1	50	50	11	14	12
(a) Iron & Steel	1	50	50	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	—	—	—	11	14	12
12. Engineering	—	—	—	11	17	12
(a) Heavy Engineering	—	—	—	1	3	1
(b) Light Engineering	—	—	—	4	5	4
(c) Electrical Machinery & Goods	—	—	—	5	7	5
(d) Electronic Machinery & Goods	—	—	—	1	2	2
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	15	35	42
14. Other Industries	—	—	—	4,521	8,74	6,68
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	1	11	11	143	82	73
III. TRANSPORT OPERATORS	1	15	1	3,784	36,60	24,95
IV. PROFESSIONAL AND OTHER SERVICES	1	45,00	25,00	1,327	4,44	3,64
V. PERSONAL LOANS	10	8	7	17,218	49,05	40,78
1. Loans for Purchase of Consumer Durables	—	—	—	1,786	4,64	3,68
2. Loans for Housing	—	—	—	952	9,13	8,18
3. Rest of the Personal Loans	10	8	7	14,480	35,28	28,91
VI. TRADE	1	3	1	8,081	32,08	26,49
1. Wholesale Trade	1	3	1	344	2,97	2,32
2. Retail Trade	—	—	—	7,737	29,11	24,17
VII. FINANCE	—	—	—	39	14	7
VIII. ALL OTHERS	—	—	—	7,859	16,67	12,35
TOTAL BANK CREDIT	16	55,87	35,70	58,791	180,90	139,80
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	3,110	5,41	3,97
2. Other Small Scale Industries	—	—	—	721	3,27	2,55

OCCUPATION	OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	13	14	15	16	17	18
I. AGRICULTURE	25	15,88	12,31	1,05,979	371,28	293,33
1. Direct Finance	23	15,65	12,11	1,02,494	313,23	241,33
2. Indirect Finance	2	22	20	3,485	58,04	52,00
II. INDUSTRY	85	147,79	102,04	23,932	957,91	830,22
1. Mining & Quarrying	—	—	—	87	6,53	5,90
2. Food Manufacturing & Processing	2	4,83	71	525	46,96	36,12
(a) Rice Mills, Flour & Dal Mills	—	—	—	262	15,45	12,54
(b) Sugar	—	—	—	4	25	20
(c) Edible Oils & Vanaspati	2	4,83	71	34	10,05	4,46
(d) Tea Processing	—	—	—	4	18	18
(e) Processing of Fruits & Vegetables	—	—	—	17	3,75	3,24
(f) Others	—	—	—	204	17,28	15,50
3. Beverage & Tobacco	—	—	—	26	11,04	11,26
4. Textiles	8	67,18	55,23	745	116,39	100,26
(a) Cotton Textiles	2	3,10	2,20	43	20,27	18,63
(b) Jute & Other Natural Fibre Textiles	—	—	—	12	20	15
(c) Handloom Textiles & Khadi	—	—	—	469	4,79	4,09

(d) Other Textiles & Textile Products	6	64,08	53,03	221	91,13	77,39
5. Paper, Paper Products & Printing	1	10,41	45	195	20,53	8,34
6. Leather & Leather Products	—	—	—	93	1,17	75
7. Rubber & Plastic Products	1	40	40	244	41,60	36,34
8. Chemicals & Chemical Products	5	25,98	22,84	199	70,72	56,96
(a) Heavy Industrial Chemicals	—	—	—	9	7,88	5,24
(b) Fertilisers	—	—	—	2	24	12
(c) Drugs & Pharmaceuticals	5	25,98	22,84	88	52,96	44,18
(d) Non-Edible Oils	—	—	—	10	89	56
(e) Other Chemicals & Chemical Products	—	—	—	90	8,75	6,86
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	3	60	62
10. Manufacture of Cement & Cement Products	—	—	—	70	2,57	2,24
11. Basic Metals & Metal Products	8	4,60	3,56	581	63,30	55,12
(a) Iron & Steel	8	4,60	3,56	88	24,16	19,90
(b) Non-Ferrous Metals	—	—	—	9	1,52	96
(c) Metal Products	—	—	—	484	37,61	34,27
12. Engineering	13	29,09	17,61	516	78,86	60,11
(a) Heavy Engineering	—	—	—	39	7,15	6,74
(b) Light Engineering	1	1,00	1,00	114	9,40	6,65
(c) Electrical Machinery & Goods	—	—	—	279	11,38	9,91
(d) Electronic Machinery & Goods	12	28,09	16,61	84	50,92	36,81
13. Vehicles, Vehicle Parts & Transport Equipments	3	4,79	77	148	15,91	11,34
14. Other Industries	42	36	31	19,864	103,39	85,20
15. Electricity, Gas & Water	—	—	—	18	354,29	339,88
(a) Electricity Generation & Transmission	—	—	—	13	353,89	339,52
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	5	40	36
16. Construction	2	15	16	618	24,04	19,77
III. TRANSPORT OPERATORS	6	22	20	11,307	219,16	143,98
IV. PROFESSIONAL AND OTHER SERVICES	56	256,08	257,80	7,577	453,27	410,92
V. PERSONAL LOANS	489	3,69	3,25	1,22,269	676,11	557,67
1. Loans for Purchase of Consumer Durables	8	5	4	12,295	46,61	33,13
2. Loans for Housing	25	61	58	14,863	232,08	198,79
3. Rest of the Personal Loans	456	3,04	2,62	95,111	397,42	325,76
VI. TRADE	86	3,15	2,98	48,651	388,53	319,48
1. Wholesale Trade	8	43	42	1,614	71,52	63,00
2. Retail Trade	78	2,72	2,55	47,037	317,02	256,48
VII. FINANCE	1	9,00	9,01	324	17,57	15,24
VIII. ALL OTHERS	62	29	22	26,452	293,76	243,94
TOTAL BANK CREDIT	810	436,10	387,80	3,46,491	3377,60	2814,79
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	11,205	67,14	54,51
2. Other Small Scale Industries	7	5	4	9,425	141,80	119,33