

State:Himachal Pradesh

Tableno.5.7–State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March2002

NORTHERN REGION		(Amount in Rupees Lakh)					
OCCUPATION		RURAL			SEMI-URBAN		
		No. of Accounts	Credit Limit	Amount Out standing	No. of Accounts	Credit Limit	Amount Out standing
		1	2	3	4	5	6
I.	AGRICULTURE	97,426	273,39	209,34	8,553	97,88	83,99
	1. Direct Finance	94,420	255,01	193,67	8,074	58,22	47,66
	2. Indirect Finance	3,006	18,38	15,66	479	39,67	36,33
II.	INDUSTRY	20,174	403,36	355,37	3,758	554,55	474,85
	1. Mining & Quarrying	68	4,98	4,20	19	1,56	1,70
	2. Food Manufacturing & Processing	425	25,35	20,87	100	21,61	15,24
	(a) Rice Mills, Flour & Dal Mills	221	13,40	10,79	41	2,05	1,75
	(b) Sugar	3	20	15	1	5	5
	(c) Edible Oils & Vanaspati	29	2,45	2,28	5	7,59	2,18
	(d) Tea Processing	2	9	10	2	9	8
	(e) Processing of Fruits & Vegetables	13	2,57	2,32	4	1,19	92
	(f) Others	157	6,64	5,24	47	10,64	10,26
	3. Beverage & Tobacco	16	10,20	10,49	10	84	77
	4. Textiles	532	33,40	29,68	213	82,99	70,58
	(a) Cotton Textiles	30	16,57	15,94	13	3,70	2,69
	(b) Jute & Other Natural Fibre Textiles	7	6	3	5	15	11
	(c) Handloom Textiles & Khadi	361	2,27	1,62	108	2,52	2,47
	(d) Other Textiles & Textile Products	134	14,50	12,09	87	76,63	65,30
	5. Paper, Paper Products & Printing	115	6,85	5,39	80	13,68	2,96
	6. Leather & Leather Products	58	88	52	35	29	24
	7. Rubber & Plastic Products	186	36,42	31,39	58	5,19	4,95
	8. Chemicals & Chemical Products	130	44,61	38,75	69	26,11	18,21
	(a) Heavy Industrial Chemicals	8	7,78	5,14	1	10	10
	(b) Fertilisers	1	4	1	1	20	11
	(c) Drugs & Pharmaceuticals	37	28,39	27,06	51	24,57	17,12
	(d) Non-Edible Oils	9	83	50	1	6	6
	(e) Other Chemicals & Chemical Products	75	7,56	6,04	15	1,19	82
	9. Petroleum, Coal Products & Nuclear Fuels	2	40	41	1	20	21
	10. Manufacture of Cement & Cement Products	48	1,80	1,54	22	77	70
	11. Basic Metals & Metal Products	460	42,31	37,94	121	20,99	17,19
	(a) Iron & Steel	70	16,22	13,63	18	7,94	6,28
	(b) Non-Ferrous Metals	7	1,39	83	2	13	12
	(c) Metal Products	383	24,70	23,48	101	12,91	10,79
	12. Engineering	400	40,25	34,50	116	38,61	25,61
	(a) Heavy Engineering	27	5,10	4,77	12	2,06	1,97
	(b) Light Engineering	84	4,96	3,29	30	4,44	3,36
	(c) Electrical Machinery & Goods	238	10,64	9,35	41	75	56
	(d) Electronic Machinery & Goods	51	19,55	17,09	33	31,37	19,72
	13. Vehicles, Vehicle Parts & Transport Equipments	108	4,68	4,26	40	11,23	7,08
	14. Other Industries	17,187	81,22	66,82	2,677	22,18	18,38
	15. Electricity, Gas & Water	6	57,53	57,80	12	296,77	282,08
	(a) Electricity Generation & Transmission	2	57,18	57,49	11	296,72	282,04
	(b) Non-Conventional Energy	—	—	—	—	—	—
	(c) Gas, Steam & Water Supply	4	35	31	1	5	5
	16. Construction	433	12,49	10,80	185	11,55	8,97
III.	TRANSPORT OPERATORS	8,740	149,86	92,09	2,567	69,31	51,89

IV. PROFESSIONAL AND OTHER SERVICES	5,635	57,71	42,52	1,942	395,56	368,40
V. PERSONAL LOANS	88,477	440,87	360,44	33,792	235,24	197,24
1. Loans for Purchase of Consumer Durables	8,608	30,74	22,11	3,687	15,87	11,02
2. Loans for Housing	8,988	136,57	116,67	5,875	95,52	82,12
3. Rest of the Personal Loans	70,881	273,57	221,67	24,230	123,85	104,09
VI. TRADE	38,469	256,35	208,80	10,182	132,19	110,68
1. Wholesale Trade	1,151	46,18	41,34	463	25,34	21,66
2. Retail Trade	37,318	210,17	167,46	9,719	106,85	89,02
VII. FINANCE	234	5,32	3,26	90	12,25	11,97
VIII. ALL OTHERS	18,868	165,95	135,70	7,584	127,81	108,24
TOTAL BANK CREDIT	2,78,023	1752,82	1407,51	68,468	1624,78	1407,28
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	10,169	56,35	45,09	1,036	10,78	9,42
2. Other Small Scale Industries	7,448	106,23	88,88	1,977	35,57	30,45

Note : There are Urban and Metropolitan Centres in Himachal Pradesh