

State : Himachalpradesh

Table No. 5.9 - District-Wise Classification of Outstanding Credit of Scheduled commercial Banks according to Occupation — March 2002

NORTHERN REGION		(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	5,704	13,20,46	6,349	9,28,30	7,449	16,82,24	20,409	42,63,78	
1. Direct Finance	5,595	11,36,03	5,928	7,83,00	7,180	15,86,95	19,996	40,77,13	
2. Indirect Finance	109	1,84,43	421	1,45,30	269	95,29	413	1,86,65	
II. INDUSTRY	1,061	5,75,82	2,286	4,25,48	1,768	9,47,32	4,863	246,42,84	
1. Mining & Quarrying	—	—	6	36,07	2	14,23	30	1,97,71	
2. Manufacturing & Processing	1,035	5,04,22	2,272	3,59,50	1,726	7,74,62	4,562	38,91,23	
3. Electricity, Gas & Water	—	—	—	—	—	—	3	200,21,67	
4. Construction	26	71,60	8	29,91	40	1,58,47	268	5,32,23	
III. TRANSPORT OPERATORS	537	6,78,64	2,673	10,60,36	654	9,28,56	1,812	25,57,84	
IV. PROFESSIONAL AND OTHER SERVICES	359	2,09,19	333	2,53,81	438	2,41,64	1,662	12,45,48	
V. PERSONAL LOANS	5,848	22,09,11	7,480	22,35,13	7,406	31,84,21	29,160	119,59,86	
1. Loans for Purchase of Consumer Durables	482	1,34,23	575	1,41,79	468	1,11,35	2,290	6,31,81	
2. Loans for Housing	820	6,39,96	750	5,89,40	807	10,28,11	2,952	39,76,73	
3. Rest of the Personal Loans	4,546	14,34,92	6,155	15,03,94	6,131	20,44,75	23,918	73,51,32	
VI. TRADE	3,168	17,07,22	4,470	14,80,42	3,916	20,65,57	8,961	52,87,35	
1. Wholesale Trade	115	1,57,76	47	74,53	48	2,08,04	316	11,23,57	
2. Retail Trade	3,053	15,49,46	4,423	14,05,89	3,868	18,57,53	8,645	41,63,78	
VII. FINANCE	4	5,45	1	1,60	12	13,65	173	9,37,83	
VIII. ALL OTHERS	749	4,44,74	3,146	6,21,68	1,084	10,78,20	6,164	31,79,66	
TOTAL BANK CREDIT	17,430	71,50,63	26,738	70,06,78	22,727	101,41,39	73,204	540,74,64	
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	446	2,31,05	1,106	1,41,27	869	3,34,33	2,132	9,87,43	
2. Other Small Scale Industries	537	2,07,72	514	1,62,82	682	3,39,60	1,949	13,10,52	

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	1,874	3,75,19	8,793	22,59,55	682	2,34,85	14,579	26,09,94
1. Direct Finance	1,874	3,75,19	8,575	21,66,35	662	1,55,70	13,760	22,49,42
2. Indirect Finance	—	—	218	93,20	20	79,15	819	3,60,52
II. INDUSTRY	321	47,66,27	2,169	27,61,31	358	46,87	4,238	20,01,11
1. Mining & Quarrying	—	—	7	29,76	1	2,81	5	31,98
2. Manufacturing & Processing	319	46,87	2,094	11,50,89	357	44,06	4,169	17,75,82
3. Electricity, Gas & Water	1	47,17,77	3	13,06,98	—	—	1	4,87
4. Construction	1	1,63	65	2,73,68	—	—	63	1,88,44
III. TRANSPORT OPERATORS	88	1,35,19	1,138	15,14,36	32	31,90	1,575	18,35,82
IV. PROFESSIONAL AND OTHER SERVICES	99	28,43	625	5,65,16	39	14,91	975	5,06,81
V. PERSONAL LOANS	1,150	5,79,41	7,854	41,99,35	444	1,75,81	18,063	64,93,22
1. Loans for Purchase of Consumer Durables	177	51,35	799	2,75,00	67	11,50	2,093	5,66,72
2. Loans for Housing	133	2,39,47	902	16,73,87	44	67,47	1,267	17,79,64
3. Rest of the Personal Loans	840	2,88,59	6,153	22,50,48	333	96,84	14,703	41,46,86
VI. TRADE	527	2,80,92	3,675	25,46,03	541	2,11,19	7,644	47,00,69
1. Wholesale Trade	42	30,47	195	3,56,00	—	—	259	6,58,58
2. Retail Trade	485	2,50,45	3,480	21,90,03	541	2,11,19	7,385	40,42,11
VII. FINANCE	—	—	3	3,60	—	—	15	10,25
VIII. ALL OTHERS	465	1,63,11	2,013	23,94,07	101	34,90	3,408	11,93,17
TOTAL BANK CREDIT	4,524	63,28,52	26,270	162,43,43	2,197	7,50,43	50,497	193,51,01
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	290	38,21	1,266	3,84,75	213	28,96	2,724	6,31,22
2. Other Small Scale Industries	19	3,76	656	5,58,75	141	14,12	1,092	6,36,26

SIMLA	SIRMAUR	SOLAN	UNA
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OCCUPATION	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	15,850	77,07,80	7,336	14,02,65	9,452	42,26,03	7,502	23,22,03
1. Direct Finance	15,406	46,31,72	7,070	13,06,26	9,193	37,29,68	7,255	19,35,54
2. Indirect Finance	444	30,76,08	266	96,39	259	4,96,35	247	3,86,49
II. INDUSTRY	1,607	110,94,77	669	45,39,51	2,963	290,73,52	1,629	21,47,03
1. Mining & Quarrying	13	1,23,77	15	84,91	5	47,54	3	20,86
2. Manufacturing & Processing	1,544	26,91,19	630	43,65,04	2,918	288,72,35	1,583	19,91,08
3. Electricity, Gas & Water	9	79,33,96	—	—	1	3,06	—	—
4. Construction	41	3,45,85	24	89,56	39	1,50,57	43	1,35,09
III. TRANSPORT OPERATORS	1,591	42,20,40	434	3,60,84	513	6,65,22	260	4,09,32
IV. PROFESSIONAL AND OTHER SERVICES	1,430	130,08,28	536	2,25,20	575	244,18,44	506	3,74,80
V. PERSONAL LOANS	20,201	113,04,36	5,795	28,10,14	11,819	75,28,73	7,049	30,88,13
1. Loans for Purchase of Consumer Durables	2,552	6,68,73	568	1,70,01	1,820	4,68,59	404	81,84
2. Loans for Housing	3,335	44,08,05	969	11,93,14	1,992	31,24,93	892	11,58,21
3. Rest of the Personal Loans	14,314	62,27,58	4,258	14,46,99	8,007	39,35,21	5,753	18,48,08
VI. TRADE	6,048	53,78,90	3,238	19,15,26	3,784	46,17,98	2,679	17,56,48
1. Wholesale Trade	288	10,83,05	105	2,56,54	174	22,55,65	25	95,64
2. Retail Trade	5,760	42,95,85	3,133	16,58,72	3,610	23,62,33	2,654	16,60,84
VII. FINANCE	57	3,05,13	26	7,50	27	2,33,19	6	5,48
VIII. ALL OTHERS	4,424	83,53,82	1,189	15,56,56	2,547	45,60,93	1,162	8,13,48
TOTAL BANK CREDIT	51,208	613,73,46	19,223	128,17,66	31,680	753,24,04	20,793	109,16,75
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	667	2,68,08	289	6,91,68	545	12,75,03	658	4,38,87
2. Other Small Scale Industries	688	6,28,75	232	16,87,46	2,075	53,79,86	840	10,02,97