

**TABLE NO.5.6--STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

**NORTHERN REGION (Contd.)**

**STATE :**

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
<b>I. AGRICULTURE</b>	<b>31,237</b>	<b>147,66</b>	<b>150,49</b>	<b>73,141</b>	<b>240,97</b>	<b>214,74</b>
1. Direct Finance	30,242	109,22	79,14	71,930	208,78	193,31
2. Indirect Finance	995	38,44	71,34	1,211	32,19	21,43
<b>II. INDUSTRY</b>	<b>7,299</b>	<b>244,90</b>	<b>219,49</b>	<b>8,088</b>	<b>1057,53</b>	<b>986,40</b>
1. Mining & Quarrying	45	4,20	3,19	57	3,62	3,72
2. Food Manufacturing & Processing	337	22,44	17,10	496	16,07	15,01
(a) Rice Mills, Flour & Dal Mills	163	9,30	7,19	190	6,79	5,86
(b) Sugar	—	—	—	3	20	15
(c) Edible Oils & Vanaspati	15	3,81	2,15	37	4,64	4,71
(d) Tea Processing	2	9	3	2	9	7
(e) Processing of Fruits & Vegetables	19	2,65	2,35	7	43	41
(f) Others	138	6,59	5,38	257	3,92	3,80
3. Beverage & Tobacco	12	4,86	4,28	16	22,26	24,82
4. Textiles	502	49,31	53,85	350	45,79	42,61
(a) Cotton Textiles	25	44,82	50,43	34	25,20	23,19
(b) Jute & Other Natural Fibre Textiles	7	10	8	—	—	—
(c) Handloom Textiles & Khadi	377	2,17	1,54	117	1,46	1,48
(d) Other Textiles & Textile Products	98	2,22	1,80	199	19,14	17,94
5. Paper, Paper Products & Printing	104	5,41	4,41	135	9,43	8,81
6. Leather & Leather Products	55	94	84	31	27	28
7. Rubber & Plastic Products	141	17,98	15,55	152	22,43	21,01
8. Chemicals & Chemical Products	64	8,60	15,48	133	16,02	14,68
(a) Heavy Industrial Chemicals	5	3,02	3,32	14	2,18	2,32
(b) Fertilisers	—	—	—	2	22	23
(c) Drugs & Pharmaceuticals	23	2,28	8,94	51	9,19	8,37
(d) Non-Edible Oils	1	2	—	4	55	56
(e) Other Chemicals & Chemical Products	35	3,28	3,22	62	3,89	3,20
9. Petroleum, Coal Products & Nuclear Fuels	5	73	70	4	42	51
10. Manufacture of Cement & Cement Products	48	2,05	1,51	40	2,05	1,89
11. Basic Metals & Metal Products	224	13,67	9,37	342	90,09	89,35
(a) Iron & Steel	24	4,44	3,49	16	3,79	3,48
(b) Non-Ferrous Metals	1	4	4	4	1,23	66
(c) Metal Products	199	9,19	5,84	322	85,07	85,22
12. Engineering	174	54,91	44,08	529	92,72	95,17
(a) Heavy Engineering	9	2,51	2,21	28	1,70	1,43
(b) Light Engineering	70	34,29	28,56	320	57,67	60,61
(c) Electrical Machinery & Goods	40	2,39	2,16	101	24,62	24,40
(d) Electronic Machinery & Goods	55	15,72	11,14	80	8,73	8,73
13. Vehicles, Vehicle Parts & Transport Equipments	19	51	38	158	15,24	15,04
14. Other Industries	5,283	35,24	27,07	5,410	46,23	43,69
15. Electricity, Gas & Water	6	15,32	14,88	20	661,10	598,57
(a) Electricity Generation & Transmission	1	15,00	14,63	17	660,61	598,10
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	5	32	26	3	50	47
16. Construction	280	8,74	6,80	215	13,79	11,23
<b>III. TRANSPORT OPERATORS</b>	<b>3,310</b>	<b>86,17</b>	<b>50,02</b>	<b>3,701</b>	<b>83,90</b>	<b>76,68</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,541</b>	<b>34,78</b>	<b>25,32</b>	<b>4,498</b>	<b>61,57</b>	<b>57,26</b>
<b>V. PERSONAL LOANS</b>	<b>58,283</b>	<b>416,17</b>	<b>331,96</b>	<b>44,075</b>	<b>348,51</b>	<b>322,98</b>
1. Loans for Purchase of Consumer Durables	4,404	22,00	14,56	3,026	12,94	9,57
2. Loans for Housing	9,535	179,71	151,17	7,450	134,11	129,74
3. Rest of the Personal Loans	44,344	214,46	166,23	33,599	201,46	183,67
<b>VI. TRADE</b>	<b>16,633</b>	<b>188,52</b>	<b>151,71</b>	<b>23,559</b>	<b>243,25</b>	<b>222,29</b>
1. Wholesale Trade	718	34,79	28,89	327	33,40	31,14
2. Retail Trade	15,915	153,73	122,82	23,232	209,86	191,15
<b>VII. FINANCE</b>	<b>103</b>	<b>2,39</b>	<b>1,66</b>	<b>618</b>	<b>21,93</b>	<b>21,99</b>
<b>VIII. ALL OTHERS</b>	<b>6,155</b>	<b>138,30</b>	<b>111,88</b>	<b>11,392</b>	<b>102,23</b>	<b>87,58</b>
<b>TOTAL BANK CREDIT</b>	<b>1,24,561</b>	<b>1,258,89</b>	<b>1,042,54</b>	<b>1,69,072</b>	<b>2,159,89</b>	<b>1,989,93</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	2,298	52,72	41,07	2,388	10,63	9,48
2. Other Small Scale Industries	3,793	33,94	25,72	4,435	111,92	107,41

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2003**

HIMACHAL PRADESH

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
—	—	—	15,264	34,78	25,79	25	21,46	16,64	1,19,667	444,86	407,66	I
—	—	—	14,458	32,36	24,10	22	20,96	16,17	1,16,652	371,32	312,73	1
—	—	—	806	242	168	3	50	47	3,015	73,54	94,93	2
2	8,43	8,43	4,246	15,71	11,60	57	184,70	127,38	19,692	1511,28	1353,30	II
—	—	—	4	31	12	1	3	1	107	8,15	7,05	1
—	—	—	11	54	25	2	6,53	97	846	45,58	33,32	2
—	—	—	7	33	11	—	—	—	360	16,42	13,16	2(a)
—	—	—	—	—	—	—	—	—	3	20	15	2(b)
—	—	—	—	—	—	2	6,53	97	54	14,98	7,82	2(c)
—	—	—	—	—	—	—	—	—	4	18	10	2(d)
—	—	—	2	9	8	—	—	—	28	3,17	2,84	2(e)
—	—	—	2	12	6	—	—	—	397	10,64	9,24	2(f)
—	—	—	—	—	—	—	—	—	28	27,12	29,11	3
—	—	—	63	1,55	1,15	8	90,61	74,49	923	187,27	172,09	4
—	—	—	2	8	6	2	4,13	2,91	63	74,23	76,59	4(a)
—	—	—	—	—	—	—	—	—	7	10	8	4(b)
—	—	—	46	69	44	—	—	—	540	4,31	3,46	4(c)
—	—	—	15	79	64	6	86,49	71,58	313	108,63	91,96	4(d)
—	—	—	5	18	17	1	14,05	60	245	29,06	13,99	5
—	—	—	17	3	2	—	—	—	103	1,25	1,14	6
—	—	—	3	16	14	—	—	—	296	40,56	36,70	7
1	8,33	8,33	—	—	—	9	26,98	24,23	207	59,94	62,72	8
—	—	—	—	—	—	5	11,00	8,79	24	16,20	14,43	8(a)
—	—	—	—	—	—	—	—	—	2	22	23	8(b)
1	8,33	8,33	—	—	—	4	15,98	15,44	79	35,78	41,08	8(c)
—	—	—	—	—	—	—	—	—	5	57	56	8(d)
—	—	—	—	—	—	—	—	—	97	7,17	6,42	8(e)
—	—	—	1	4	1	—	—	—	10	1,18	1,21	9
—	—	—	2	4	4	—	—	—	90	4,14	3,45	10
1	10	10	8	41	28	8	6,21	4,80	583	110,48	103,91	11
1	10	10	—	—	—	8	6,21	4,80	49	14,54	11,87	11(a)
—	—	—	—	—	—	—	—	—	5	1,27	70	11(b)
—	—	—	8	41	28	—	—	—	529	94,67	91,34	11(c)
—	—	—	3	14	12	10	33,33	20,77	716	181,10	160,14	12
—	—	—	2	6	6	—	—	—	39	4,26	3,70	12(a)
—	—	—	—	—	—	—	—	—	390	91,96	89,17	12(b)
—	—	—	—	—	—	—	—	—	141	27,01	26,56	12(c)
—	—	—	1	9	6	10	33,33	20,77	146	57,87	40,71	12(d)
—	—	—	22	41	27	3	6,47	1,04	202	22,63	16,72	13
—	—	—	3,786	10,15	7,60	10	14	11	14,489	91,75	78,47	14
—	—	—	—	—	—	—	—	—	26	676,42	613,45	15
—	—	—	—	—	—	—	—	—	18	675,61	612,72	15(a)
—	—	—	—	—	—	—	—	—	—	—	—	15(b)
—	—	—	—	—	—	—	—	—	8	81	73	15(c)
—	—	—	321	1,75	1,43	5	37	35	821	24,65	19,82	16
—	—	—	1,541	32,98	22,03	24	62	68	8,576	203,67	149,41	III
3	45,25	44,78	1,460	8,92	6,98	39	345,08	347,42	7,541	495,60	481,77	IV
—	—	—	16,870	72,72	61,63	607	4,50	3,83	1,19,835	841,90	720,40	V
—	—	—	2,117	7,31	5,81	26	12	9	9,573	42,36	30,02	1
—	—	—	853	11,25	9,98	42	1,03	1,02	17,880	326,11	291,91	2
—	—	—	13,900	54,16	45,84	539	3,35	2,72	92,382	473,43	398,47	3
1	16,51	16,51	7,469	37,49	30,26	192	5,72	3,85	47,854	491,50	424,63	VI
—	—	—	560	2,87	2,74	29	1,33	1,25	1,634	72,39	64,03	1
1	16,51	16,51	6,909	34,62	27,52	163	4,39	2,60	46,220	419,11	360,60	2
—	—	—	65	63	41	1	10,00	10,01	787	34,95	34,06	VII
—	—	—	5,142	16,32	13,82	36	11	6	22,725	256,96	213,35	VIII
6	70,20	69,73	52,057	219,56	172,52	981	572,19	509,87	3,46,677	4280,72	3784,58	Total
—	—	—	2,743	6,97	5,01	—	—	—	7,429	70,32	55,56	1
—	—	—	991	4,18	2,98	8	5	4	9,227	150,09	136,15	2