

**TABLE NO.57—STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2003**

NORTHERN REGION

STATE : HIMACHAL PRADESH

(Amount in Rupees Lakh)

| OCCUPATION | RURAL | | | SEMI-URBAN | | |
|--|--------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
| | No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts | Credit Limit | Amount Outstanding |
| | 1 | 2 | 3 | 4 | 5 | 6 |
| I. AGRICULTURE | 1,10,481 | 345,91 | 320,34 | 9,186 | 98,95 | 87,31 |
| 1. Direct Finance | 1,07,733 | 310,88 | 263,50 | 8,919 | 60,44 | 49,23 |
| 2. Indirect Finance | 2,748 | 35,03 | 56,84 | 267 | 38,51 | 38,09 |
| II. INDUSTRY | 16,119 | 870,66 | 783,54 | 3,573 | 640,62 | 569,75 |
| 1. Mining & Quarrying | 77 | 6,40 | 5,34 | 30 | 1,76 | 1,71 |
| 2. Food Manufacturing & Processing | 656 | 32,89 | 27,29 | 190 | 12,69 | 6,03 |
| (a) Rice Mills, Flour & Dal Mills | 295 | 14,65 | 11,77 | 65 | 1,77 | 1,40 |
| (b) Sugar | 3 | 20 | 15 | — | — | — |
| (c) Edible Oils & Vanaspati | 43 | 8,27 | 6,71 | 11 | 6,71 | 1,11 |
| (d) Tea Processing | 1 | 4 | 2 | 3 | 14 | 8 |
| (e) Processing of Fruits & Vegetables | 14 | 2,50 | 2,33 | 14 | 67 | 51 |
| (f) Others | 300 | 7,23 | 6,31 | 97 | 3,41 | 2,92 |
| 3. Beverage & Tobacco | 19 | 26,66 | 28,79 | 9 | 46 | 32 |
| 4. Textiles | 574 | 82,94 | 84,90 | 349 | 104,32 | 87,19 |
| (a) Cotton Textiles | 41 | 68,78 | 72,92 | 22 | 5,45 | 3,67 |
| (b) Jute & Other Natural Fibre Textiles | 6 | 5 | 3 | 1 | 5 | 5 |
| (c) Handloom Textiles & Khadi | 348 | 2,83 | 2,35 | 192 | 1,48 | 1,11 |
| (d) Other Textiles & Textile Products | 179 | 11,28 | 9,61 | 134 | 97,34 | 82,35 |
| 5. Paper, Paper Products & Printing | 164 | 8,22 | 6,89 | 81 | 20,85 | 7,11 |
| 6. Leather & Leather Products | 80 | 1,01 | 89 | 23 | 24 | 25 |
| 7. Rubber & Plastic Products | 236 | 35,47 | 32,33 | 60 | 5,09 | 4,37 |
| 8. Chemicals & Chemical Products | 134 | 47,23 | 44,01 | 73 | 12,71 | 18,71 |
| (a) Heavy Industrial Chemicals | 20 | 14,76 | 13,03 | 4 | 1,44 | 1,40 |
| (b) Fertilisers | 1 | 17 | 17 | 1 | 5 | 7 |
| (c) Drugs & Pharmaceuticals | 36 | 26,93 | 25,87 | 43 | 8,85 | 15,22 |
| (d) Non-Edible Oils | 3 | 20 | 21 | 2 | 37 | 35 |
| (e) Other Chemicals & Chemical Products | 74 | 5,18 | 4,75 | 23 | 1,99 | 1,67 |
| 9. Petroleum, Coal Products & Nuclear Fuels | 4 | 81 | 91 | 6 | 37 | 30 |
| 10. Manufacture of Cement & Cement Products | 71 | 2,61 | 2,17 | 19 | 1,53 | 1,28 |
| 11. Basic Metals & Metal Products | 443 | 85,85 | 85,08 | 140 | 24,62 | 18,83 |
| (a) Iron & Steel | 35 | 7,60 | 6,35 | 14 | 6,94 | 5,51 |
| (b) Non-Ferrous Metals | 5 | 1,27 | 70 | — | — | — |
| (c) Metal Products | 403 | 76,98 | 78,03 | 126 | 17,69 | 13,32 |
| 12. Engineering | 522 | 83,97 | 73,63 | 194 | 97,14 | 86,51 |
| (a) Heavy Engineering | 25 | 1,61 | 1,31 | 14 | 2,66 | 2,39 |
| (b) Light Engineering | 311 | 38,41 | 32,60 | 79 | 53,55 | 56,58 |
| (c) Electrical Machinery & Goods | 96 | 26,14 | 25,87 | 45 | 87 | 69 |
| (d) Electronic Machinery & Goods | 90 | 17,81 | 13,85 | 56 | 40,06 | 26,86 |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 147 | 5,81 | 5,56 | 55 | 16,83 | 11,17 |
| 14. Other Industries | 12,339 | 63,35 | 52,71 | 2,150 | 28,40 | 25,77 |
| 15. Electricity, Gas & Water | 14 | 375,63 | 323,12 | 12 | 300,79 | 290,33 |
| (a) Electricity Generation & Transmission | 7 | 374,88 | 322,45 | 11 | 300,73 | 290,27 |
| (b) Non-Conventional Energy | — | — | — | — | — | — |
| (c) Gas, Steam & Water Supply | 7 | 75 | 68 | 1 | 6 | 6 |
| 16. Construction | 639 | 11,81 | 9,93 | 182 | 12,83 | 9,88 |
| III. TRANSPORT OPERATORS | 6,751 | 138,06 | 98,65 | 1,825 | 65,61 | 50,77 |
| IV. PROFESSIONAL AND OTHER SERVICES | 5,471 | 102,90 | 94,74 | 2,070 | 392,70 | 387,03 |
| V. PERSONAL LOANS | 83,832 | 513,26 | 440,63 | 36,003 | 328,65 | 279,77 |
| 1. Loans for Purchase of Consumer Durables | 6,532 | 26,35 | 19,26 | 3,041 | 16,01 | 10,76 |
| 2. Loans for Housing | 11,367 | 184,95 | 165,72 | 6,513 | 141,16 | 126,19 |
| 3. Rest of the Personal Loans | 65,933 | 301,95 | 255,65 | 26,449 | 171,48 | 142,82 |
| VI. TRADE | 37,297 | 309,63 | 264,20 | 10,557 | 181,87 | 160,43 |
| 1. Wholesale Trade | 1,010 | 33,18 | 28,64 | 624 | 39,21 | 35,39 |
| 2. Retail Trade | 36,287 | 276,44 | 235,56 | 9,933 | 142,66 | 125,04 |
| VII. FINANCE | 675 | 5,72 | 5,32 | 112 | 29,23 | 28,74 |
| VIII. ALL OTHERS | 15,902 | 132,03 | 111,50 | 6,823 | 124,93 | 101,85 |
| TOTAL BANK CREDIT | 2,76,528 | 2418,16 | 2118,92 | 70,149 | 1862,56 | 1665,66 |
| <i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries | 6,701 | 56,60 | 44,45 | 728 | 13,73 | 11,12 |
| 2. Other Small Scale Industries | 7,320 | 102,40 | 95,63 | 1,907 | 47,68 | 40,52 |

Note: There are no Urban and Metropolitan Centres in Himachal Pradesh.