

**TABLE NO. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
STATE : HIMACHAL PRADESH**

BILASPUR	No. of Accounts	Amount Out- standing	Item Out-No. standing
	1		2
	7,014	47,40,63I	
	6,814	16,02,081	
	200	31,38,552	
	957	6,08,58II	
	—	—	1
	866	5,30,412	
	—	—	3
	91	78,174	
	777	15,85,33III	
	265	1,67,51IV	
	5,343	27,80,41V	
	252	1,66,091	
	1,118	11,15,832	
	3,973	14,98,493	
	3,314	21,70,01VI	
	37	1,65,781	
	3,277	20,04,232	
	58	62,47VII	
	791	15,62,10VIII	
	18,519	136,77,04TOTAL	
	323	2,26,971	
	466	2,03,792	

NORTHERN REGION

STATE : HIMACHAL PRADESH (Contd.)

OCCUPATION	CHAMBA		HAMIRPUR		KANGRA		KINNAUR	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	3	4	5	6	7	8	9	10
I. AGRICULTURE	6,010	10,48,37	9,733	24,08,30	24,070	68,23,20	1,959	5,30,63
1. Direct Finance	5,888	10,33,73	9,687	23,57,96	23,557	54,51,60	1,860	4,90,35
2. Indirect Finance	122	14,64	46	50,34	513	13,71,60	99	40,28
II. INDUSTRY	2,135	225,57,85	1,521	30,31,63	3,606	251,11,48	197	50,33,74
1. Mining & Quarrying	1	1,35	2	7,64	42	2,89,53	—	—
2. Manufacturing & Processing	1,825	4,55,25	1,467	28,73,27	3,499	45,82,21	195	45,77
3. Electricity, Gas & Water	2	220,00,00	—	—	5	200,45,62	1	49,87,88
4. Construction	307	1,01,25	52	1,50,72	60	1,94,12	1	9
III. TRANSPORT OPERATORS	630	9,82,53	633	9,01,83	1,549	20,73,87	71	1,25,79
IV. PROFESSIONAL AND OTHER SERVICES	444	5,51,49	559	3,72,34	1,776	15,37,97	120	34,86
V. PERSONAL LOANS	6,532	28,31,71	6,864	43,66,30	27,737	151,27,09	1,049	5,77,05
1. Loans for Purchase of Consumer Durables	473	1,48,22	334	1,07,09	1,520	4,31,63	78	21,50
2. Loans for Housing	497	7,19,89	1,112	17,39,76	3,811	59,20,66	91	1,93,26
3. Rest of the Personal Loans	5,562	19,63,60	5,418	25,19,45	22,406	87,74,80	880	3,62,29

VI. TRADE	3,814	16,04,16	3,551	27,51,60	9,138	79,92,17	611	3,75,95
1. Wholesale Trade	132	76,68	54	1,94,13	341	14,70,61	21	24,25
2. Retail Trade	3,682	15,27,48	3,497	25,57,47	8,797	65,21,56	590	3,51,70
VII. FINANCE	14	17,39	64	1,08,66	110	10,55,06	33	63,85
VIII. ALLOTHERS	2,153	7,93,69	1,152	8,07,38	4,938	22,71,88	155	25,40,29
TOTAL BANK CREDIT	21,732	303,87,19	24,077	147,48,04	72,924	619,92,72	4,195	92,82,16
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	991	2,03,65	455	2,16,53	1,402	8,58,55	130	24,59
2. Other Small Scale Industries	747	1,97,01	862	4,91,92	1,712	22,08,23	58	18,07

OCCUPATION	KULU		LAHUL & SPITI		MANDI		SIMLA	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	11	12	13	14	15	16	17	18
I. AGRICULTURE	9,521	30,18,01	635	1,08,61	15,964	33,41,28	16,517	80,61,43
1. Direct Finance	9,474	29,65,57	635	1,08,61	15,164	30,77,96	16,304	50,51,76
2. Indirect Finance	47	52,44	—	—	800	2,63,32	213	30,09,67
II. INDUSTRY	1,684	68,97,48	320	62,90	2,915	21,80,72	1,218	175,07,84
1. Mining & Quarrying	12	48,29	2	6,32	1	3,19	7	40,34
2. Manufacturing & Processing	1,620	14,06,71	318	56,58	2,859	20,10,10	1,152	80,08,60
3. Electricity, Gas & Water	6	52,68,36	—	—	—	—	11	90,39,02
4. Construction	46	1,74,12	—	—	55	1,67,43	48	4,19,88
III. TRANSPORT OPERATORS	1,222	17,56,53	41	45,94	1,469	19,32,97	1,102	40,52,93
IV. PROFESSIONAL AND OTHER SERVICES	646	6,12,58	38	12,02	1,132	8,96,33	1,258	96,39,04
V. PERSONAL LOANS	7,260	53,40,18	452	2,17,63	17,192	90,37,94	21,150	153,77,16
1. Loans for Purchase of Consumer Durables	769	2,77,93	65	28,17	1,507	4,46,46	1,939	5,42,06
2. Loans for Housing	1,302	25,33,93	51	79,26	1,954	30,72,75	3,161	65,85,98
3. Rest of the Personal Loans	5,189	25,28,32	336	1,10,20	13,731	55,18,73	16,050	82,49,12
VI. TRADE	3,502	30,10,86	475	2,15,03	7,089	59,00,80	6,401	81,40,52
1. Wholesale Trade	264	4,12,25	—	—	236	7,89,95	255	17,39,49
2. Retail Trade	3,238	25,98,61	475	2,15,03	6,853	51,10,85	6,146	64,01,03
VII. FINANCE	72	1,23,13	—	—	212	1,10,08	54	11,64,16
VIII. ALLOTHERS	2,078	7,93,56	82	92,93	3,498	17,19,55	3,020	58,43,73
TOTAL BANK CREDIT	25,985	215,52,33	2,043	7,55,06	49,471	251,19,67	50,720	697,86,81
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	859	3,98,57	163	33,73	1,577	5,60,36	341	2,04,71
2. Other Small Scale Industries	510	7,83,12	147	21,67	848	8,31,49	716	10,67,95

SIRMAUR		SOLAN		UNA	
No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
19	20	21	22	23	24
7,701	19,08,62	10,946	63,05,84	9,597	24,70,63
7,406	18,57,59	10,603	48,99,08	9,260	23,76,46
295	51,03	343	14,06,76	337	94,17
677	59,09,91	2,751	439,50,18	1,711	24,77,50
24	1,73,50	9	89,04	7	45,52
633	56,77,85	2,677	434,94,59	1,627	21,56,85
—	—	1	4,24	—	—
20	58,56	64	3,62,31	77	2,75,13
218	2,90,12	569	6,87,81	295	5,05,58
300	2,66,70	495	337,21,40	508	3,64,83
6,922	39,50,27	13,213	89,92,33	6,121	34,41,82
579	2,08,28	1,760	5,47,72	297	77,25
1,123	15,97,29	2,421	41,83,80	1,239	14,48,41
5,220	21,44,70	9,032	42,60,81	4,585	19,16,16
3,466	26,48,47	3,757	55,11,56	2,736	21,42,04
128	2,77,35	89	9,74,55	77	2,78,11
3,338	23,71,12	3,668	45,37,01	2,659	18,63,93
21	47,47	93	6,27,22	56	26,41
1,459	13,82,23	1,649	24,89,37	1,750	10,38,25
20,764	164,03,79	33,473	1022,85,71	22,774	124,67,06
230	8,53,89	406	14,71,54	552	5,03,27
246	16,48,06	1,968	51,12,39	947	10,31,26