

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
I. AGRICULTURE	29,032	182,20	142,94	91,527	366,60	266,10
1. Direct Finance	28,418	131,00	94,66	90,709	341,17	246,36
2. Indirect Finance	614	51,20	48,29	818	25,43	19,74
II. INDUSTRY	5,007	245,39	200,81	6,970	1837,50	1440,15
1. Mining & Quarrying	48	4,47	3,36	65	4,23	3,79
2. Food Manufacturing & Processing	307	27,49	23,13	664	22,73	19,62
(a) Rice Mills, Flour & Dal Mills	78	8,90	6,23	216	6,00	4,59
(b) Sugar	—	—	—	4	30	24
(c) Edible Oils & Vanaspati	12	1,39	1,31	36	5,34	5,57
(d) Tea Processing	4	13	4	2	9	5
(e) Processing of Fruits & Vegetables	11	2,36	2,21	11	3,75	3,35
(f) Others	202	14,70	13,33	395	7,25	5,82
3. Beverage & Tobacco	13	4,75	4,46	23	2,76	2,41
4. Textiles	286	38,70	29,63	353	70,28	48,35
(a) Cotton Textiles	25	28,12	19,86	44	57,53	37,59
(b) Jute & Other Natural Fibre Textiles	23	49	47	8	1,37	1,36
(c) Handloom Textiles & Khadi	173	2,82	2,29	108	1,30	1,07
(d) Other Textiles & Textile Products	65	7,28	7,01	193	10,09	8,33
5. Paper, Paper Products & Printing	90	11,04	7,77	131	16,45	15,27
6. Leather & Leather Products	28	1,03	58	30	35	30
7. Rubber & Plastic Products	133	17,57	15,36	198	30,04	23,03
8. Chemicals & Chemical Products	58	21,51	20,42	136	21,20	15,57
(a) Heavy Industrial Chemicals	3	3,82	3,82	23	3,83	2,62
(b) Fertilisers	—	—	—	3	62	39
(c) Drugs & Pharmaceuticals	16	10,83	10,13	15	1,22	1,12
(d) Non-Edible Oils	1	14	13	3	59	55
(e) Other Chemicals & Chemical Products	38	6,72	6,33	92	14,95	10,89
9. Petroleum, Coal Products & Nuclear Fuels	8	1,36	1,31	3	32	33
10. Manufacture of Cement & Cement Products	21	1,15	94	45	3,00	1,65
11. Basic Metals & Metal Products	123	8,22	6,52	360	80,58	75,82
(a) Iron & Steel	28	2,67	2,32	17	47,66	45,95
(b) Non-Ferrous Metals	2	7	4	5	78	45
(c) Metal Products	93	5,48	4,16	338	32,14	29,42
12. Engineering	127	30,47	21,07	455	52,29	44,48
(a) Heavy Engineering	13	3,50	2,14	35	4,89	2,26
(b) Light Engineering	48	5,37	4,74	257	6,22	4,60
(c) Electrical Machinery & Goods	33	7,44	5,84	100	35,82	32,74
(d) Electronic Machinery & Goods	33	14,15	8,36	63	5,37	4,87
13. Vehicles, Vehicle Parts & Transport Equipments	43	2,17	1,71	108	25,60	15,72
14. Other Industries	3,387	33,48	25,91	3,936	55,35	50,55
15. Electricity, Gas & Water	12	29,72	28,75	19	729,91	694,06
(a) Electricity Generation & Transmission	7	29,45	28,52	15	729,56	693,77
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	5	28	23	4	35	29
16. Construction	323	12,27	9,89	444	722,40	429,17
III. TRANSPORT OPERATORS	2,594	70,79	42,27	3,725	144,11	103,33
IV. PROFESSIONAL AND OTHER SERVICES	1,239	32,47	23,55	7,173	92,24	77,57
V. PERSONAL LOANS	62,952	579,12	461,07	50,147	515,35	444,88
1. Loans for Purchase of Consumer Durables	2,909	12,96	9,24	2,403	10,60	7,95
2. Loans for Housing	12,408	263,71	221,85	9,489	223,02	214,83
3. Rest of the Personal Loans	47,635	302,45	229,98	38,255	281,72	222,10
VI. TRADE	15,205	187,50	151,75	25,162	310,67	234,48
1. Wholesale Trade	724	33,65	28,17	380	22,97	19,03
2. Retail Trade	14,481	153,86	123,58	24,782	287,70	215,45
VII. FINANCE	14	81	77	767	77,52	66,02
VIII. ALL OTHERS	11,490	119,11	92,24	10,831	162,55	74,47
TOTAL BANK CREDIT	1,27,533	1417,38	1115,40	1,96,302	3506,54	2707,00
OF WHICH :	1. Artisans and Village & Tiny Industries	3,170	67,60	53,19	1,901	9,48
	2. Other Small Scale Industries	889	24,24	20,04	3,436	167,62
						140,54

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

HIMACHAL PRADESH

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			
No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	Item No.
7	8	9	10	11	12	13	14	15	16	17	18	
–	–	–	15,042	33,77	24,10	31	89	66	1,35,632	583,47	433,81	I
–	–	–	14,235	31,87	22,94	29	46	26	1,33,391	504,50	364,22	1
–	–	–	807	1,91	1,16	2	43	40	2,241	78,97	69,59	2
–	–	–	2,570	14,26	10,63	54	197,91	121,24	14,601	2295,06	1772,84	II
–	–	–	6	26	18	–	–	–	119	8,97	7,32	1
–	–	–	19	45	30	2	95	35	992	51,62	43,40	2
–	–	–	13	16	14	–	–	–	307	15,06	10,96	2(a)
–	–	–	–	–	–	–	–	–	4	30	24	2(b)
–	–	–	–	–	–	2	95	35	50	7,68	7,23	2(c)
–	–	–	–	–	–	–	–	–	6	22	9	2(d)
–	–	–	3	13	8	–	–	–	25	6,24	5,65	2(e)
–	–	–	3	16	8	–	–	–	600	22,12	19,23	2(f)
–	–	–	–	–	–	–	–	–	36	7,51	6,88	3
–	–	–	57	1,71	1,17	11	24,67	12,58	707	135,36	91,74	4
–	–	–	1	4	2	3	5,44	4,23	73	91,12	61,70	4(a)
–	–	–	5	2	1	–	–	–	36	1,88	1,84	4(b)
–	–	–	38	1,24	75	1	1	1	320	5,36	4,12	4(c)
–	–	–	13	42	39	7	19,21	8,34	278	37,00	24,07	4(d)
–	–	–	5	8	7	–	–	–	226	27,57	23,11	5
–	–	–	–	–	–	2	8	3	60	1,46	92	6
–	–	–	–	–	–	–	–	–	331	47,61	38,40	7
–	–	–	2	–	–	8	23,80	23,11	204	66,52	59,10	8
–	–	–	–	–	–	3	4,82	4,82	29	12,47	11,26	8(a)
–	–	–	–	–	–	–	–	–	3	62	39	8(b)
–	–	–	–	–	–	4	15,98	15,29	35	28,03	26,54	8(c)
–	–	–	–	–	–	–	–	–	4	73	68	8(d)
–	–	–	2	–	–	1	3,00	3,00	133	24,67	20,23	8(e)
–	–	–	5	19	17	–	–	–	16	1,86	1,80	9
–	–	–	3	11	11	–	–	–	69	4,27	2,71	10
–	–	–	22	55	30	2	3,20	3,57	507	92,55	86,21	11
–	–	–	–	–	–	1	2,00	2,37	46	52,33	50,65	11(a)
–	–	–	22	55	30	1	1,20	1,20	7	85	49	11(b)
–	–	–	–	–	–	13	112,82	52,35	595	195,58	117,90	12
–	–	–	–	–	–	3	42,34	40,00	51	50,72	44,40	12(a)
–	–	–	–	–	–	–	–	–	305	11,59	9,34	12(b)
–	–	–	–	–	–	–	–	–	133	43,26	38,58	12(c)
–	–	–	–	–	–	10	70,48	12,35	106	90,01	25,58	12(d)
–	–	–	2	6	4	4	4,19	1,13	157	32,01	18,61	13
–	–	–	2,355	7,72	5,48	4	21	17	9,682	96,76	82,10	14
–	–	–	41	2,08	2,00	1	27,62	27,62	73	789,34	752,43	15
–	–	–	40	1,87	1,75	1	27,62	27,62	63	788,49	751,66	15(a)
–	–	–	–	–	–	–	–	–	–	–	–	15(b)
–	–	–	1	21	25	–	–	–	10	85	77	15(c)
–	–	–	53	1,05	82	7	36	32	827	736,07	440,21	16
–	–	–	1,603	30,16	20,11	28	98	69	7,950	246,04	166,40	III
3	78,39	78,34	1,370	9,42	6,97	46	451,73	451,53	1,32,770	1210,15	637,96	IV
–	–	–	18,306	79,94	63,43	1,365	35,75	30,11	9,831	664,26	999,49	V
–	–	–	2,033	6,49	4,59	26	11	6	7,371	30,16	21,84	1
–	–	–	1,349	16,70	14,18	401	20,32	17,04	23,647	523,74	467,91	2
–	–	–	14,924	56,75	44,66	938	15,31	13,01	1,01,752	656,24	509,74	3
1	25	25	7,995	42,11	33,35	213	5,09	4,19	48,576	545,62	424,01	VI
–	–	–	392	2,46	2,00	7	46	41	1,503	59,53	49,62	1
1	25	25	7,603	39,65	31,35	206	4,63	3,77	47,073	486,09	374,39	2
–	–	–	115	68	46	1	3	2	897	79,03	67,28	VII
–	–	–	4,966	18,89	14,08	17	1,56	1,36	27,304	302,10	182,14	VIII
4	78,64	78,59	51,967	229,24	173,13	1,755	693,94	609,79	3,77,561	5925,73	4683,92	TOTAL
–	–	–	2,249	7,47	5,16	1	–	–	7,321	84,55	65,89	1
–	–	–	110	1,56	1,06	–	–	–	4,435	193,42	161,64	2