

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

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	1,25,405	492,91	366,30	10,227	90,56	67,50
1. Direct Finance	1,23,473	446,09	324,57	9,918	58,41	39,65
2. Indirect Finance	1,932	46,81	41,74	309	32,15	27,85
II. INDUSTRY	11,561	1038,37	922,37	3,040	1256,69	850,47
1. Mining & Quarrying	86	6,48	5,26	33	2,48	2,06
2. Food Manufacturing & Processing	814	32,14	25,99	178	19,48	17,42
(a) Rice Mills, Flour & Dal Mills	272	12,97	9,33	35	2,09	1,63
(b) Sugar	3	20	15	1	10	9
(c) Edible Oils & Vanaspati	42	6,58	6,73	8	1,10	50
(d) Tea Processing	2	5	1	4	17	8
(e) Processing of Fruits & Vegetables	15	4,07	3,63	10	2,17	2,02
(f) Others	480	8,27	6,13	120	13,84	13,10
3. Beverage & Tobacco	27	6,42	5,89	9	1,09	99
4. Textiles	504	103,26	74,46	203	32,11	17,29
(a) Cotton Textiles	63	82,41	56,41	10	8,71	5,29
(b) Jute & Other Natural Fibre Textiles	30	1,78	1,76	6	9	8
(c) Handloom Textiles & Khadi	203	4,13	3,07	117	1,23	1,05
(d) Other Textiles & Textile Products	208	14,93	13,21	70	22,07	10,86
5. Paper, Paper Products & Printing	144	15,53	12,35	82	12,04	10,76
6. Leather & Leather Products	39	1,25	76	21	21	15
7. Rubber & Plastic Products	276	39,69	30,90	55	7,91	7,50
8. Chemicals & Chemical Products	128	49,96	43,68	76	16,56	15,42
(a) Heavy Industrial Chemicals	22	9,92	9,55	7	2,54	1,71
(b) Fertilisers	1	30	20	2	32	19
(c) Drugs & Pharmaceuticals	20	19,38	17,96	15	8,65	8,58
(d) Non-Edible Oils	2	24	21	2	49	48
(e) Other Chemicals & Chemical Products	83	20,11	15,75	50	4,56	4,47
9. Petroleum, Coal Products & Nuclear Fuels	12	1,69	1,66	4	17	15
10. Manufacture of Cement & Cement Products	49	2,03	1,69	20	2,24	1,02
11. Basic Metals & Metal Products	388	76,62	72,68	119	15,93	13,53
(a) Iron & Steel	34	46,30	45,12	12	6,03	5,53
(b) Non-Ferrous Metals	5	70	36	2	15	13
(c) Metal Products	349	29,62	27,20	105	9,75	7,88
12. Engineering	455	113,87	98,98	140	81,71	18,92
(a) Heavy Engineering	37	45,73	42,18	14	4,99	2,22
(b) Light Engineering	240	7,71	6,83	65	3,87	2,51
(c) Electrical Machinery & Goods	106	41,84	37,55	27	1,42	1,03
(d) Electronic Machinery & Goods	72	18,58	12,42	34	71,43	13,15
13. Vehicles, Vehicle Parts & Transport Equipments	126	19,96	10,37	31	12,05	8,24
14. Other Industries	7,988	52,59	42,09	1,694	44,17	40,01
15. Electricity, Gas & Water	58	390,49	371,64	15	398,85	380,78
(a) Electricity Generation & Transmission	51	389,78	371,02	12	398,71	380,64
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	7	71	62	3	14	15
16. Construction	467	126,38	123,98	360	609,69	316,23
III. TRANSPORT OPERATORS	6,200	127,73	94,23	1,750	118,32	72,17
IV. PROFESSIONAL AND OTHER SERVICES	7,304	158,92	141,74	2,527	505,34	496,22
V. PERSONAL LOANS	92,566	726,25	597,80	40,204	483,90	401,70
1. Loans for Purchase of Consumer Durables	5,335	20,94	15,17	2,036	9,22	6,67
2. Loans for Housing	15,640	293,66	263,25	8,007	230,09	204,66
3. Rest of the Personal Loans	71,591	411,65	319,38	30,161	244,59	190,37
VI. TRADE	38,112	339,20	265,19	10,464	206,42	158,82
1. Wholesale Trade	977	27,52	22,74	526	32,01	26,88
2. Retail Trade	37,135	311,68	242,46	9,938	174,41	131,94
VII. FINANCE	796	5,21	4,16	101	73,82	63,12
VIII. ALL OTHERS	19,797	155,35	119,17	7,507	146,75	62,97
TOTAL BANK CREDIT	3,01,741	3043,92	2510,95	75,820	2881,81	2172,97
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	6,318	66,97	51,76	1,003	17,59	14,13
2. Other Small Scale Industries	3,258	144,22	119,59	1,177	49,20	42,05

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